(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
27 September 2001 (27.09.2001)

PCT

(10) International Publication Number
WO 01/71679 A2

(51) International Patent Classification[7]: G07F 19/00, 9/00, G06F 17/60, G07F 7/10

(21) International Application Number: PCT/US01/06431

(22) International Filing Date: 27 February 2001 (27.02.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
09/527,862 17 March 2000 (17.03.2000) US

(71) Applicant: **WELLS FARGO BANK, N.A.** [US/US]; 420 Montgomery Street, San Francisco, CA 94104 (US).

(72) Inventors: **MCCARTHY, Barry, Christopher**; 1315 Hearst Drive, Pleasanton, CA 94566 (US). **WANG, Jimmy, C.**; 51 Camelot Court, Alamo, CA 94507 (US). **COVI, Renee**; 124 Latham Street, Piedmont, CA 94611 (US). **CHEN, Carolyn**; 10407 Olive Street, Temple City, CA 91780 (US). **MILEFF, Don**; 51 Berkeley Avenue, Orinda, CA 94563 (US). **D'COSTA, Ashvil**; 903 Serena Drive, Pacifica, CA 94044 (US).

(74) Agents: **GLENN, Michael** et al.; Glenn Patent Group, 3475 Edison Way, Suite L., Menlo Park, CA 94025 (US).

(81) Designated States *(national)*: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:
— *without international search report and to be republished upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

WO 01/71679 A2

(54) Title: METHOD AND APPARATUS OF CUSTOMIZED AUTOMATED VENDING MACHINES AND VENDING MACHINE SYSTEMS

(57) Abstract: Certain embodiments include a method and apparatus controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a locale identification. Certain embodiments include systems of such financial access vending machines, financial access mechanisms and vending system servers. Certain embodiments include methods of contracting between financial access vending machines, merchant access servers and financial access mechanisms.

BEST AVAILABLE COPY

METHOD AND APPARATUS OF CUSTOMIZED AUTOMATED VENDING MACHINES AND VENDING MACHINE SYSTEMS

Technical field

This invention relates to financial access vending machine controllers controlling vending machines involving user finance card readers and systems containing such financial access vending machines.

Background Art

Figure **1** depicts a vending machine controller **100** as found in the prior art.

Vending machine controller **100** contains a vending machine control computer **102** coupled **112** to computer accessible memory **110**, where a vending machine control program is stored. Note that it is often the case that there is a volatile and nonvolatile memory component to computer accessible memory **110**.

Vending machine controller **100** contains the vending machine control computer **102** further coupled **122** to user screen **120** and further coupled **132** to user key interface **142**.

Vending machine controller **100** contains the vending machine control computer **102** further coupled **142** to user card reader **140**, coupled **162** to external network interface **160**, which in turn couples **164** the vending machine controller to one or more external networks.

Vending machine controller **100** contains the vending machine control computer **102** further coupled **152** to user printer **150**, coupled **172** to deposit receiver **170** and further coupled **182** to cash dispenser interface **180**.

These devices are found throughout the world in a variety of settings and have become an assumed component of the lifestyle of millions. They operate at hours and in locations not serviced by regular financial institutions, providing a significant set of services to anyone possessing an access card

and password sequence, which is often a four keystroke sequence known as a Personal Identification Number (PIN). Access to the user's finances can be attained. Cash can be received and/or transferred, which is accordingly credited or debited against the financial account. The account status may be viewed, as can a log of recent transactions. While these services are extremely valuable, there are a number of additional needs not serviced by such devices at this time.

Each of these vending machines is specifically identified, and that identification is essential to secure transactions with external financial networks. However, the user interface software does not reflect that identification. As a consequence, there is no way for a user to get customized information specific to that vending machine locale, such as where nearby restaurants, hotels or car rental companies are located. What is needed is a method of presenting vending machine specific content to users, which can be readily navigated by the user.

Each of these vending machines, once the user access card has been read and the PIN confirmed, has identified the user. However, this identification does not affect the presentation, other than provide financial specifics during the course of the user session on the vending machine. There is no way for a user to access generally available real-time information such as relevant stock market information, scores and scenes of ongoing sporting events, information which may be needed or greatly desired by travelers away from their usual sources of information. What is needed is a method of presenting user specific content to users, which can be readily navigated by the user.

Each of these vending machines is the property of a company that may benefit from presenting advertising to its users. Such advertising may include special offers from one or more lending institutions, such as discounts on certain acquisitions, mortgage plans, auto loan deals and the like. Such advertising aids in creating additional business for the vending machine owner. Vending machine owners may further wish to sell advertising,

particularly targeted advertising. Targeted advertising incorporates knowledge of the specific advertising situation, such as the location of the advertising situation, the vending machine and also the general profile of the user, such as lifestyle preferences, gender, age and educational level. What is needed is a method of targeted advertising presentation in a vending machine, which takes into account the vending machine identification. What is further needed is a method of targeted advertising presentation in a vending machine, which takes into account the vending machine identification and the user profile.

Figure **2** depicts a prior art system containing multiple vending machine controllers **100-1** to **100-6** interfaced to a vending network server **220** which is in turn coupled **302** to a financial network **300**.

Each vending machine controller **100-1** to **100-6** respectively interfaces **164-1** to **164-6** via vending network **200** to a vending network server **220** coupled **202** to vending network **200**. Vending network server **220** provides a secure network communications gateway **302** between the vending network **200** and one or more financial network servers **300**. By way of example, users using each of the vending machine controllers **100-1** to **100-6** may be concurrently using access cards from distinct financial institutions. To carry out the requested financial transactions in this example, vending network server **220** may thus be interfaced to six distinct financial network servers **300**, possibly through intervening network paths.

Vending machine networks such as just described are fundamental to the improved financial services enjoyed by millions of people in this and every other industrialized or post-industrialized country. They provide financial services to people from a variety of financial institutions at most of these vending machines.

However, there is an important missing capability, the ability to perform contractual transactions between the user, validated by the financial network access and merchants from the vending machine. Examples of such missing

capabilities include, reservations for restaurants, lodging, transport, recreational, sporting and cultural events. Today there is no way for a financial access vending machine user to find out where any of these mercantile products are locally available, arrange for such services or make reservations. This is a significant inconvenience to the users and a significant lost opportunity for the mercantile community.

Figure 3 depicts a typical user interface **400** for a vending machine containing a keypad array **410-1** to **410-12**, a user view screen **420**, access card insertion slot **430**, printer output slot **440** and cash dispenser **450**.

Note that in certain instances, access card insertion slot **430** may be a magnetic access card reader, in which the access card is passed over a magnetic sensor to be read. In such instances, the card reader strictly reads but never writes to the access card. In other instances, access card insertion slot **430** may contain a smart card interface. Smart cards are distinguished by containing non-volatile memory and a communication interface by which that memory can be both read and written. There are a variety of smart cards in production and a set of smart card interface standards which are part of the prior art in the financial access vending technology.

Cash dispenser **450** is common among such vending machines, usually dispensing a single unit of currency, which in the United States is most often twenty dollar bills.

As mentioned before, these vending machines have become common over much of the world because they are a distinct improvement over the previous solutions, such as walking into a bank during business hours to transact business and either deposit or remove money from an account. However, such machines have several limitations, which frustrate and/or inconvenience customers using such machines.

While the machines are internally identified for purposes of conducting secure communications with financial networks, the customer/user is given little or no

useful information about the locale or identity of the vending machine. To give an example, someone in an airport, bus or train terminal may well want to know where they are, where the taxies, rental cars, local-connecting buses are located with respect to the vending machine site they are using. They may further be hungry or tired, and may well want to know where various kinds of restaurants and hotels are located from the vending machine site. Note that this is useful not only to the vending machine customer/user but also to the merchants providing such services and accommodations. Both groups would benefit from the availability of such information at the vending machine site. Today, neither group has the opportunity for such advantages.

The customer/user may further wish to know about current real time events they are interested in, by way of example, sporting event scores, the status of various stocks in the open financial markets, election results, the weather locally and in various cities. Today, such information is not available at these vending machine terminals.

The customer/user may wish to buy tickets to various entertainment and sporting events, but today, such ticket purchase must be done elsewhere, often requiring significant inconvenience and wasting of time standing in lines to access some other system or ticketing booth. In certain cases, for especially major events, the tickets may go on sale and be completely sold out at times when many customers cannot even take part, except through some form of reservation system. Currently, such reservation systems usually require the customer to either visit a ticketing booth, waiting in often very long lines, attempt contact by telephone, often with even greater delays, or else wait till the performance and hope nothing went wrong in the reservation system. Being able to pick up such tickets at a financial access vending machine would greatly reduce the inconvenience associated with such ticketing procedures today.

To summarize, what is needed is a method of presenting vending machine specific content to users, which can be readily navigated by the user. What is

needed is a method of presenting user specific content to users, which can be readily navigated by the user. What is further needed is a method of targeted advertising presentation in a vending machine, which takes into account the vending machine identification and the user profile.

The customer/user of financial access vending machines is given little or no useful information about the locale of the vending machine. They cannot determine where taxies, rental cars, local-connecting buses are located with respect to the vending machine site they are using. They cannot find out where various kinds of restaurants and hotels are located from the vending machine site. Both user and local merchants benefit from the availability of such information at the vending machine site. Today, neither group has the opportunity for such advantages.

Today, the customer/user cannot find out about current real time events they are interested in, sporting event scores, the status of various stocks in the open financial markets, election results, the weather locally and in various cities from existing financial access vending machines.

Existing networks of financial access vending machines are unable to perform contractual transactions from the vending machine between the user, validated by the financial network access, with merchants. These networks are unable to make reservations for restaurants, lodging, transport, recreational, sporting and cultural events. Today there is no way for a financial access vending machine user to learn what mercantile products are locally available, arrange for such services, make reservations or discover their locations. Users are significantly inconvenienced and the local mercantile communities are losing opportunities every day.

Summary of the invention

Various embodiments satisfy the previously discussed limitations and problems of the prior art.

Certain embodiments include a method of controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a locale identification. The method comprises receiving a user stimulus input stream from the user identifying interface subsystem; generating a user stimulus output stream from the received user input state and from the locale identification; and sending the user stimulus output stream to the user identifying interface subsystem.

Such methods are advantageous in providing locale identification-based interactions to users, facilitating location of various facilities. It becomes possible to find restaurants, transportation, accommodations and restrooms, to name just a few pieces of useful, locale-related information to the users of such vending machines.

Certain embodiments include receiving the user stimulus input stream further comprising processing the received user input state to create a user navigation input. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input. Such embodiments provide user navigation of the locale identification-based interactions.

Certain embodiments include receiving the user stimulus input stream further comprising processing the received user input state to create a financial access mechanism reference. Such embodiments are advantageous in providing a reference to which financial access mechanism will be next contacted for financial transactions.

Certain embodiments include activating the financial access mechanism reference to create an activated financial access mechanism. Such embodiments are advantageous for activating communication with the financial access mechanism.

Certain embodiments include receiving the user stimulus input stream further comprising processing the received user input state to create a user identification. Activating the financial access mechanism reference is further comprised of activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism. Such embodiments are advantageous when the financial access mechanism requires user identification of a specific account.

Certain embodiments include the locale identification including a local user access profile collection of at least one local access profile node. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification including the local user access profile collection and based upon the user navigation input and based upon the user identification. Such embodiments advantageously incorporate user identification and the local access profile collection into the interactions. Such embodiments advantageously provide a collection of user access profile nodes in which differing presentation content may be collected for use in generating the user stimulus output stream.

Certain embodiments further comprise maintaining the locale identification including the local user access profile collection. Such embodiments advantageously support the computer system of the financial access vending machine maintaining the locale identification including local user access profile collection. The locale identification and local user access profile collection evolve over time, reflecting changes in the local environment surrounding the financial access vending machine as well as other changes such as the identity of the user and whether lunch or dinner is being locally served.

Certain embodiments comprise receiving a financial message from the activated financial access mechanism and sending an outgoing financial message to the activated financial access mechanism. Such embodiments

advantageously provide communicate to and from the financial access mechanism.

Certain embodiments include wherein receiving the user stimulus input stream further comprises processing the received user input state to create a financial transaction request message as the outgoing financial message. Receiving a financial message from the activated financial access mechanism is further comprised of determining a received financial transaction response message type from the received financial message. Also included is processing the received financial message to create a financial transaction response when finding the received financial message is of a received financial transaction message type.

Certain embodiments include receiving the user stimulus input stream further comprise processing the received user input state to create a merchant access request containing a merchant access identifier; and further include opening a merchant access mechanism based upon the merchant access request containing the merchant access identifier. Such embodiments advantageously support opening a merchant access mechanism based upon the merchant access request created from the received user input state.

Certain embodiments include receiving a merchant offer message from the merchant access mechanism. Generating the user stimulus output stream is further comprised of inserting the merchant offer message into the user stimulus output stream. Such embodiments advantageously support user viewing of merchant offer messages through the financial access vending machine.

Certain embodiments include receiving the user stimulus input stream further comprised of processing the received user input state to create a user acceptance state of the merchant offer message and processing creating an acceptance financial access request message as the financial access request message. Such embodiments advantageously provide for user acceptance of

an offer and requesting financial access before sending acceptance to the merchant.

Certain embodiments include receiving the received financial message, which is further comprised of determining a confirmation financial response message type from the received financial message. Also included are generating a user acceptance message based upon the user acceptance state of the merchant offer message and the confirmation financial response message type from the received financial message; and sending the user acceptance message to the merchant access mechanism. Such embodiments advantageously support user acceptances with confirmed financial access to funds.

Certain embodiments include receiving an acknowledgement message of the user acceptance message and creating a financial acknowledgement message based upon the received acknowledgement message as the outgoing financial message. Such embodiments advantageously support communication that the user acceptance has been received by the merchant access mechanism to the financial access mechanism.

Certain embodiments include the financial access vending machine further containing a dispenser subsystem controlled by a dispenser subsystem communicatively coupled to the computer of the computer system. The method of controlling further includes creating a dispenser command based upon the received acknowledgement message of the user acceptance message; and operating the dispenser subsystem based upon the dispenser command. Such embodiments advantageously support controlled dispensing of money, various certificates as well as bottled, canned and/or packaged goods based upon the transactions between the user and financial access mechanisms and merchant access mechanisms. As used herein, dispensers will also refer to devices receiving deposits from users.

Certain other embodiments include the financial access vending machine further containing a dispenser subsystem. Operating the dispenser system is

based upon receiving a merchant dispenser command message. Such embodiments advantageously provide operational control of the dispenser subsystem based upon merchant dispenser command.

Certain embodiments include receiving the received financial message, which is further comprised of determining an approval response message type of a dispenser command permission message from the received financial message. Creating a merchant dispenser command based upon the received merchant dispenser command message is also further comprised of the following. Creating the dispenser command permission message as the outgoing financial message. And creating the merchant dispenser command based upon the received merchant dispenser command message and based upon the approval response message type of the dispenser command permission message from the received financial message. Such embodiments advantageous provide creating the merchant dispenser command based upon the financial access mechanism approval.

Certain embodiments include receiving the received financial message further comprised of determining a local user access profile maintenance message type from the received financial message. Maintaining the locale identification including the local user access profile collection is further comprised of maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message. Such embodiments advantageously provide for local user access profile maintenance messages to be recognized and used in maintaining the local user access profile collection.

Certain alternative embodiments include creating a dispenser command and operating the dispenser subsystem based upon the dispenser command. Such embodiments advantageously support localized command generation for controlling the dispenser subsystem.

Certain embodiments include receiving the received financial message further comprised of determining a dispenser command option message type from

the received financial message. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state, from the locale identification and based upon the dispenser command option message type of the received financial message. Such embodiments advantageous provide generation of the user stimulus stream based upon locale identification, user local access profile collection and received dispenser command option financial message.

Certain embodiments include receiving the user stimulus input stream comprised of processing the received user input state to create a user dispenser option command. Creating the dispenser command is further comprised of creating the dispenser command based upon the user dispenser option command. Such embodiments advantageously provide the creation of dispenser commands based upon the received user input state.

Certain embodiments include receiving the received financial message comprised of determining a dispenser command message type from the received financial message. Creating the dispenser command is further comprised of creating the dispenser command based upon the dispenser command message type from the received financial message. Such embodiments advantageously the creation of dispenser commands based upon financial message dispenser commands.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of maintaining the locale identification including the local user access profile collection based upon the activated financial access mechanism. Such embodiments advantageously provide for maintaining the locale information including the local user access profile based upon the activated financial access mechanism.

Certain embodiments include maintaining the locale identification including the local user access profile collection and is further comprised of maintaining the locale identification including the local user access profile collection based upon the activated financial access mechanism and based upon the user

identification. Such embodiments advantageously provide for maintaining the locale identification including the local user access profile collection based upon the activated financial access mechanism and based upon the user identification.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of maintaining the locale identification including the local user access profile collection based upon the user identification. Such embodiments advantageously provide for maintaining the locale identification including the local user access profile collection based upon the user identification.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of creating a local access profile node in the local user access profile collection. Such embodiments advantageously supporting creating new local access profile nodes in the local user access profile collection.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of deleting a local access profile node from the local user access profile collection. Such embodiments advantageously provide for deleting a local access profile node from the local user access profile collection.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of modifying a local access profile node in the local user access profile collection. Such embodiments advantageously provide for modifying a local access profile node in the local user access profile collection.

Certain embodiments include a local access profile node in the local user access profile collection containing a textual presentation content. Generating the user stimulus output stream is comprised of the following. Selecting the first local access profile node in the local user access profile collection as a

presentation node. And generating the user stimulus output stream from the received user input state and from the textual presentation content of the presentation node. Such embodiments advantageously provide textual presentation content for a local access user profile node which is presented in the user stimulus output stream.

In certain other further embodiments, the local access profile node contains a graphical presentation content. Generating the user stimulus output stream is comprised of the following. Selecting the first local access profile node in the local user access profile collection as a presentation node. And generating the user stimulus output stream from the received user input state and from the graphical presentation content of the presentation node. Such embodiments advantageously provide graphical presentation content for use in generating the user stimulus output stream.

In certain embodiments, the local access profile node contains graphical presentation content, in turn containing motion video content presentation. Generating the user stimulus output stream from the received user input state and from the graphical presentation content of the presentation node is further comprised of generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node. Such embodiments advantageously provide motion video presentation content for use in generating the user stimulus output stream.

In certain embodiments, the local access profile node contains a synchronized audio sequence. Generating the user stimulus output stream is comprised of the following. Selecting the first local access profile node in the local user access profile collection as a presentation node. And generating the user stimulus output stream from the received user input state and from the synchronized audio sequence of the presentation node. Such embodiments advantageously provide synchronized audio for use in generating the user stimulus output stream.

In certain embodiments, the local user access profile collection contains a first and second local access profile node. Additionally, the first local access profile node contains a link referencing the second local access profile node. Receiving the user stimulus input stream is further comprised of processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification including the local user access profile collection and based upon the user node selection. Such embodiments advantageously provide mechanisms to reference a second local access profile node for use in generating the user stimulus output stream.

Certain embodiments include maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of the local user access profile collection. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and the user identification and the presentation node collection. Such embodiments advantageously generate the user stimulus output stream based upon the presentation node collection. The presentation node collection acts as a collection of selected local access profile node references in the generation of the user stimulus output stream.

In certain embodiments, the user navigation input belongs to a user navigation command collection supporting at least one of the following: selecting a local access profile node reference, deleting a local access profile node reference and resting a node list command. In certain embodiments, the corresponding operations are performed on the presentation node collection when the appropriate command is included in the user navigation

input. Such embodiments advantageously support maintaining and manipulation of the presentation node collection.

In certain embodiments, the user navigation input belongs to a user navigation command collection: selecting a local access profile node reference, deleting a local access profile node reference and resting a node list command. In certain embodiments, the corresponding operations are performed on the presentation node collection when the appropriate command is included in the user navigation input. Such embodiments advantageously support maintaining and manipulation of the presentation node collection.

Certain embodiments include the user identifying interface subsystem comprised of a user presentation subsystem and a user response subsystem. Sending the user stimulus output stream to the user identifying interface subsystem is comprised of sending the user stimulus output stream to the user presentation subsystem. Receiving the user stimulus input stream from the user identifying interface subsystem to create the received user input state is comprised of receiving a user stimulus input stream from the user response subsystem to create the received user input state. Such embodiments advantageously partition input and output streams going to separate specialized subsystems.

Certain embodiments include the user presentation subsystem comprised of a user video subsystem and the user stimulus output stream comprised of a user video output stream. Sending the user stimulus output stream to the user identifying interface subsystem is comprised of sending the user video output stream to the user video subsystem. Such embodiments advantageous support video streams and further advantageously support motion video streams.

Certain embodiments include the user response subsystem comprised of a user tactile input subsystem. Receiving the user stimulus input stream from the user response subsystem to create the received user input state is

comprised of receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state. Processing the received user input state to create the user identification is comprised of processing the received user tactile input state to create a user identification state. Such embodiments advantageously support partitioning of the user input into a tactile input state to further support creating the user identification state. Such tactile input includes but is not limited to entry of a PIN, thumbprint, fingerprint, handprint or retinal scan.

Certain embodiments include refinement of processing the received user input state to create the user identification as follows: Sending a financial identification confirmation request message based upon the user identification state to the activated financial access mechanism to create a sent financial identification confirmation request message. Receiving a financial message from the activated financial access mechanism a financial identification confirmation message responding to the sent financial identification confirmation request message to create a received financial identification confirmation message. Processing the received financial identification confirmation message to create the user identification. Such embodiments advantageously support confirmation of the user identification by the financial access mechanism.

Certain embodiments include the user identifying interface subsystem comprised of a user tactile input subsystem. Receiving the user stimulus input stream to create the user input state is further comprised of receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state. Such embodiments advantageously support partitioning the user stimulus input stream and user input state into a tactile component.

Certain embodiments include the user tactile input subsystem comprised of a user touch keypad subsystem. Receiving the user tactile input stream is further comprised of receiving a user touch keypad input state from the user touch keypad input subsystem. Such embodiments advantageously provide

deriving from the user tactile input stream a user touch keypad input state to aid in controlling the financial access vending machine.

Certain embodiments include the user tactile input subsystem comprised of a user handprint sensor subsystem. Receiving the user tactile input stream from the user tactile input subsystem is comprised of receiving a user handprint sensor input state from the user handprint sensor subsystem. Such embodiments advantageously provide user handprint sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user tactile input subsystem comprised of a user retinal sensor subsystem. Receiving the user tactile input stream from the user tactile input subsystem is comprised of receiving a user retinal sensor input state from the user retinal sensor subsystem. Such embodiments advantageously provide user retinal scan sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user response subsystem comprised of a user photographic sensor subsystem. Receiving the user stimulus input stream from the user response subsystem is further comprised of receiving a user photographic sensor input state from the user photographic sensor subsystem. Such embodiments advantageously provide user photographic sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user response subsystem comprised of a user acoustic sensor subsystem. Receiving the user stimulus input stream from the user response subsystem is comprised of receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state. Such embodiments advantageously provide user acoustic sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user identifying interface subsystem comprised of an access card interface subsystem. Receiving the user

stimulus input stream from the user identifying interface subsystem is comprised of receiving an access card input stream from the access card interface subsystem to create an access card input state. Activating the financial access mechanism reference to create the activated financial access mechanism is comprised of the following. Making a financial access mechanism reference message based upon the financial access mechanism reference and the access card input state. And using the financial access mechanism reference message to create the activated financial access mechanism.

Such embodiments advantageously provide an access card interface to the financial access vending machine. Such embodiments further advantageously provide for activating the financial access mechanism based upon making the financial access mechanism reference message based upon the access card input state and using the financial access mechanism reference message to activate the financial access mechanism.

Certain embodiments include using the financial access mechanism reference message to create the activated financial access mechanism comprised of the following: Sending the financial access mechanism reference message to a financial access server. Receiving a financial access mechanism activation confirmation message from the financial access server. Processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Such embodiments advantageously provide for using the financial access mechanism reference message to create the activated financial access mechanism based upon a dialog with the financial access server.

Certain embodiments include using the financial access mechanism reference message to create the activated financial access mechanism comprised of the following: Sending the financial access mechanism reference message to a vending system server. Receiving a financial access mechanism activation confirmation message from the vending system server. And processing the

financial access mechanism activation confirmation message to create the activated financial access mechanism. Such embodiments advantageously provide for using the financial access mechanism reference message to create the activated financial access mechanism based upon a dialog with the vending system server.

Certain embodiments include using the financial access mechanism reference message to create the activated financial access mechanism comprised of the following: Sending the financial access mechanism reference message to a financial access card controller. Receiving a financial access mechanism activation confirmation message from the financial access card controller. And processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Such embodiments advantageously provide for using the financial access mechanism reference message to create the activated financial access mechanism based upon a dialog with the financial access card controller.

Certain embodiments include the user identifying interface subsystem comprised of an access card interface subsystem. Receiving the user stimulus input stream from the user identifying interface subsystem is further comprised of receiving an access card input stream from the access card interface subsystem to create an access card input state. Processing the received user input state to create the financial access mechanism reference is comprised of processing the access card input state to create the financial access mechanism reference. Such embodiments advantageously utilize the access card input state to create the financial access mechanism reference.

Certain embodiments include the user identifying interface subsystem comprised of a user response subsystem. Receiving the user stimulus input stream from the user identifying interface subsystem is comprised of receiving a user stimulus input stream from the user response subsystem to create a received user input state . Processing the received user input state to create the financial access mechanism reference is comprised of processing the

access card input state and the received user input state to create the financial access mechanism reference. Such embodiments advantageously utilize the received user input state and access card input state to create the financial access mechanism reference.

Certain embodiments further include generating the user stimulus output stream from the received user input state and from the locale identification comprised of generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state. Such embodiments advantageously utilize the access card input state to generate the user stimulus output stream.

Certain embodiments further include the access card input state comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choice. Processing the access card input state and the received user input state to create the financial access mechanism reference is comprised of selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input state and based upon the received user input state . Such embodiments advantageously provide for an access card containing more than one reference to financial access mechanisms. By way of example, such an access card might contain references to a banking account and one or more credit cards.

Certain embodiments include the locale identification including a locale topographic database. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from locale identification including the locale topographic database based upon the user navigation input. Such embodiments advantageously provide user output generation based upon the locale topographic database and user navigation input. The locale topographic database provides the knowledge base for specialized maps to local merchants, facilities and attractions, as well as

travel direction to street addresses in the vicinity of the financial access vending machine.

Certain embodiments further include the locale identification including a local merchant collection comprised of at least one local merchant entry containing at least a merchant name and a merchant location. Generating the user stimulus output stream from the locale identification including the locale topographic database based upon the user navigation input is further comprised of the following. Selecting a first of the local merchant entries of the local merchant collection based upon the user navigation input. Generating the user stimulus output stream from the locale identification including the locale topographic database based upon the first local merchant entry of the local merchant collection. Such embodiments advantageously provide for generating the user stimulus output stream from the locale identification including the locale topographic database based upon the first local merchant entry of the local merchant collection.

Certain embodiments include generating the user stimulus output stream further comprised of generating a travel description to the merchant location of the first local merchant entry of the local merchant collection based upon locale identification including the locale topographic database. Such embodiments advantageously provide travel descriptions to the merchant location based upon the locale identification including the locale topographic database.

Certain embodiments include the locale identification including a default map. Generating a user stimulus output stream from the received user input state and from the locale identification is further comprised of generating the user stimulus output stream from the received user input state and from the default map included in the locale identification. Such embodiments advantageously support presentation of a default map to users. Such embodiments further advantageously provide quick answers to the most frequently asked locale-related questions.

Certain embodiments include maintaining a user input history collection. Such embodiments advantageously support collection of historical user input data, such as how often has the financial access vending machine been used, during what hours of the day, days of the week, etc.

Certain embodiments include maintaining a user input history collection comprising the following: Reviewing the received user input state to select a first of the user input history bins of the user input history collection. Modifying the first user input history bin of the user input history collection based upon the received user input state. Such embodiments advantageously provide for the review of the received user input state and modification of a selected user input history bin.

Certain embodiments include implementation of the methods discussed herein as program code segments of a program operating system residing in accessibly coupled memory to at least one computer of the computer system controlling the financial access vending machine. Such methods advantageously provide locale identification-based interactions to users, facilitating location of various facilities. It becomes possible for users of such vending machines to find restaurants, transportation, accommodations and restrooms, to name just a few pieces of useful, locale-related information.

Certain embodiments include computer systems executing program operating systems controlling financial access vending machines supporting the methods discussed herein. Such methods advantageously provide locale identification-based interactions to users of such vending machines, facilitating location of various facilities. It becomes possible to find restaurants, transportation, accommodations and restrooms, to name just a few pieces of useful, locale-related information.

Certain embodiments include the locale identification residing in the accessibly coupled memory of the computer of the computer system controlling the financial access vending machine. Such embodiments

advantageously support the locale identification residing in accessibly coupled memory.

Certain embodiments include a financial access vending network supporting financial access vending machines comprised of a financial access vending network collection comprising at least one financial access vending machine computer and a vending system server computer communicatively coupled to each of the financial access vending machine computers. A program operating system residing in the accessibly coupled computer memory of the vending system server computer is comprised of a program code segment supporting communication with each of the financial access vending machine computers belonging to the financial access network collection. Each program operating system residing in the accessibly coupled computer memory of each of the financial access vending machine computers belonging to the financial access network collection is further comprised of a program code segment supporting communication with the vending system server computer. Such embodiments advantageously provide a vending system server with communication between the financial access vending machine and the vending system server.

Certain embodiments include each program operating system residing in the accessibly coupled computer memory of each of the financial access vending machine computers belonging to the financial access network collection is further comprised of a program code segment supporting maintaining the locale identification. The program code segment supporting maintaining the locale identification is further comprised of a program code segment supporting maintaining the locale identification based upon receiving a locale identification maintenance message from the vending system server. The program operating system residing in the accessibly coupled computer memory of the vending system server computer is further comprised of a program code segment directing each of the financial access vending machine computers belonging to the financial access network collection in maintaining the locale identification of the financial access vending machine

computer. The program code segment directs each of the financial access vending machine computers belonging to the financial access network collection in maintaining the locale identification of the financial access vending machine computer.

Such embodiments advantageously provide vending system server direction of the maintenance of locale identification for the financial access vending machine computer systems with computer supporting locale identification.

Certain embodiments include a method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and the user financial access vending machine communicatively coupled to a merchant access mechanism. Such embodiments advantageously provide an assured mechanism of identification of the user of the financial access vending machine, an assured availability of funds from the financial access mechanism, and an assured offer from the merchant responsible for the merchant access mechanism, making a contract.

Certain embodiments include communication via the financial access mechanism supporting the contracting method. Such embodiments advantageously provide for centralized, secure communication through the financial access mechanism.

Certain embodiments include communication via a vending system server supporting the contracting method. Such embodiments advantageously provide for centralized, secure communication through the vending system server.

Certain embodiments include the merchant access mechanism receiving the offer acceptance message to create a contract comprised of the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access

vending machine. Such embodiments advantageously provide an acknowledgement of the contract from the merchant access mechanism.

Certain embodiments include the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message. Such embodiments advantageously provide reception of the merchant acknowledgement by the financial access vending machine.

Certain embodiments include the financial access vending machine receiving the offer acceptance acknowledgement message comprised of displaying the received offer acceptance acknowledgement message to create a confirmed contract to the identified user. Such embodiments advantageously provides notification to the identified user of the confirmed contract.

Certain embodiments include implementation of the methods discussed herein as program code segments of program operating systems residing in accessibly coupled memory to at least one computer of the computer system controlling the financial access vending machine, as well as the financial access mechanism computer and merchant access mechanism computer. Such embodiments advantageously provide an assured mechanism of identification of the user of the financial access vending machine, an assured availability of funds from the financial access mechanism, and assured offer from the merchant responsible for the merchant access mechanism making a contract.

Certain embodiments include systems of implementing the methods discussed herein as program code segments of program operating systems residing in accessibly coupled memory to at least one computer of the computer system controlling the financial access vending machine, as well as the financial access mechanism computer and merchant access mechanism computer. Such embodiments advantageously provide an assured mechanism of identification of the user of the financial access vending machine, an assured availability of funds from the financial access

mechanism, and an assured offer from the merchant responsible for the merchant access mechanism, making a contract.

Certain embodiments include another method of controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a local user access profile collection of local access profile nodes. The user identifying interface subsystem is used to identify a user. The local user access profile collection is used to generate the user stimulus output stream. The recognition of the identified user from the user stimulus input stream modifies the local user access profile collection. Such embodiments advantageously provide a user specific interface to the financial access vending machine through the local user access profile collection. This allows for a customer-optimized interface, which benefits both the financial access vending machine owner and the financial access vending machine user.

Certain embodiments include another method of controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem including a motion video display. The user stimulus output stream contains a motion video stream sent to the motion video display. Such embodiments advantageously provide the user interface to the financial access vending machine with motion video, supporting advertising, news and other motion related presentation capabilities.

Certain embodiments include a financial access vending network comprised of a financial access vending network collection comprising at least one financial access vending machine computer and a vending system server computer communicatively coupled to each of the financial access vending machine computers. A program operating system residing in the accessibly coupled computer memory of the vending system server computer is comprised of a program code segment supporting communication with each of the financial access vending machine computers belonging to the financial access network collection. Each program operating system residing in the

accessibly coupled computer memory of each of the financial access vending machine computers belonging to the financial access network collection is further comprised of a program code segment supporting communication with the vending system server computer. The vending system server computer sends messages to each of the financial access vending machine computers on a real-time basis, supporting the specific identified users operating the financial access vending machines with the real-time information. Such embodiments advantageously provide a vending system server and communication between the financial access vending machine and the vending system server of real-time information such as sporting event scores, weather reports and stock market quotations.

These and other advantages of the present invention will become apparent upon reading the following detailed descriptions and studying the various figures of the drawings.

Brief Description of the Drawings

Figure **1** depicts a vending machine controller **100** as found in the prior art;

Figure **2** depicts a prior art system containing multiple vending machine controllers **100-1** to **100-6** interfaced to a vending network server **220** which is in turn coupled **302** to a financial network **300**;

Figure **3** depicts a typical user interface **400** for a vending machine containing a keypad array **410-1** to **410-12**, a user view screen **420**, access card insertion slot **430**, printer output slot **440** and cash dispenser **450**;

Figure **4** depicts a simplified block diagram of a computer system **1000** to control a financial access vending machine supporting locale identification in accordance with certain embodiments;

Figure **5** depicts a flowchart performing basic operations controlling the financial access vending machine in accordance with certain embodiments;

Figure **6A** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create user navigation input in accordance with certain embodiments;

Figure **6B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state, the locale identification and based upon the user navigation input in accordance with certain embodiments;

Figure **6C** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a financial access mechanism reference in accordance with certain embodiments;

Figure **7A** depicts a detail flowchart of operation **2000** of Figure **5** further performing activating the financial access mechanism reference to create an activated financial access mechanism in accordance with certain embodiments;

Figure **7B** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a user identification in accordance with certain embodiments;

Figure **7C** depicts a detail flowchart of operation **2112** of Figure **7A** performing activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism in accordance with certain embodiments;

Figure **8A** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and based upon the user identification in accordance with certain embodiments;

Figure **8B** depicts a detail flowchart of operation **2000** of Figure **5** further performing maintaining the locale identification in accordance with certain embodiments;

Figure **9** depicts a detail flowchart of operation **2000** of Figure **5** performing messaging with the activated financial mechanism in accordance with certain embodiments;

Figure **10A** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a financial transaction request message as the outgoing financial message in accordance with certain embodiments;

Figure **10B** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a received financial transaction response message type from the received financial message in accordance with certain embodiments;

Figure **10C** depicts a detail flowchart of operation **2000** of Figure **5** performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message;

Figure **11A** depicts a detail flowchart of operation **2272** of Figure **10C** further performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message in accordance with certain embodiments;

Figure **11B** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a merchant access request containing a merchant access identifier in accordance with certain embodiments;

Figure **11C** depicts a detail flowchart of operation **2000** of Figure **5** performing opening a merchant access mechanism based upon the merchant access

request containing the merchant access identifier in accordance with certain embodiments;

Figure **12A** depicts a detail flowchart of operation **2000** of Figure **5** performing receiving a merchant offer message from the merchant access mechanism in accordance with certain embodiments;

Figure **12B** depicts a detail flowchart of operation **2012** of Figure **5** performing inserting the merchant offer message into the user stimulus output stream in accordance with certain embodiments;

Figure **13** depicts a detail flowchart of operation **2004** of Figure **5** further performing creating a user acceptance state and an acceptance financial access request message in accordance with certain embodiments;

Figure **14A** depicts a detail flowchart of operation **2352** of Figure **12A** performing determining a confirmation financial response message type from the received financial message in accordance with certain embodiments;

Figure **14B** depicts a detail flowchart of operation **2000** of Figure **5** further performing generating and sending a user acceptance message based upon receipt of a financial access confirmation message in accordance with certain embodiments;

Figure **15A** depicts a detail flowchart of operation **2000** of Figure **5** further performing receiving an acknowledgement message of the user acceptance message and creating a financial acknowledgement message in accordance with certain embodiments;

Figure **15B** depicts a detail flowchart of operation **2000** of Figure **5** further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments;

Figure **16** depicts a simplified block diagram of computer system **1000** further containing a dispenser subsystem interface **1500** communicatively coupled **1108** to computer **1100** in accordance with certain further embodiments;

Figure **17** depicts a simplified system block diagram of dispenser subsystem interface **1500** in accordance with certain embodiments;

Figure **18A** depicts a detail flowchart of operation **2000** of Figure **5** performing operating the dispenser system based upon receiving a merchant dispenser command message in accordance with certain embodiments;

Figure **18B** depicts a detail flowchart of operation **2492** of Figure **18A** further performing operating the dispenser system based upon receiving the merchant dispenser command message in accordance with certain embodiments;

Figure **19A** depicts a detail flowchart of operation **2212** of Figure **9** performing determining an approval response message type of a dispenser command permission message from the received financial message in accordance with certain embodiments;

Figure **19B** depicts a detail flowchart of operation **2516** of Figure **18B** further performing creating a merchant dispenser command based upon the received merchant dispenser command message in accordance with certain embodiments;

Figure **20A** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a local user access profile maintenance message type from the received financial message in accordance with certain embodiments;

Figure **20B** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments;

Figure **21A** depicts a detail flowchart of operation **2000** of Figure **5** further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments;

Figure **21B** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a dispenser command option message type from the received financial message in accordance with certain embodiments;

Figure **21C** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state and the locale identification based upon the dispenser command option message type of the received financial message in accordance with certain embodiments;

Figure **22A** depicts a detail flowchart of operation **2556** of Figure **19B** further creating the merchant dispenser command based upon the received merchant dispenser command message, the approval response message type-dispenser command permission message from the received financial message in accordance with certain embodiments;

Figure **22B** depicts a detail flowchart of operation **2592** of Figure **20B** further performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments;

Figure **23A** depicts a detail flowchart of operation **2652** of Figure **21C** further performing generating the user stimulus output stream from the received user input state and the locale identification based upon the dispenser command option message type of the received financial message, in accordance with certain embodiments;

Figure **23B** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a user dispenser option command in accordance with certain embodiments;

Figure **23C** depicts a detail flowchart of operation **2612** of Figure **21A** performing creating the dispenser command based upon the user dispenser option command in accordance with certain embodiments;

Figure **24A** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a dispenser command message type from the received financial message in accordance with certain embodiments;

Figure **24B** depicts a detail flowchart of operation **2612** of Figure **21A** performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments;

Figure **24C** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the locale identification based upon the activated financial access mechanism in accordance with certain embodiments;

Figure **25A** depicts a detail flowchart of operation **2792** of Figure **24B** further performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments;

Figure **25B** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the locale identification based upon the activated financial access mechanism and based upon the user identification, in accordance with certain embodiments;

Figure **25C** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the locale identification based upon the user identification, in accordance with certain embodiments;

Figure **26A** depicts a detail flowchart of operation **2192** of Figure **8B** performing creating a first local access profile node in the local user access profile collection in accordance with certain embodiments;

Figure **26B** depicts a detail flowchart of operation **2192** of Figure **8B** performing deleting a first local access profile node from the local user access profile collection in accordance with certain embodiments;

Figure **26C** depicts a detail flowchart of operation **2192** of Figure **8B** performing modifying a first local access profile node in the local user access profile collection in accordance with certain embodiments;

Figure **27** depicts locale identification **1400** including a local user access profile collection **1410** in accordance with certain embodiments;

Figure **28A** depicts a detail flowchart of operation **2012** of Figure **5** further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a textual presentation content, in accordance with certain embodiments;

Figure **28B** depicts a detail flowchart of operation **2012** of Figure **5** further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a graphical presentation content, in accordance with certain embodiments;

Figure **29A** depicts a detail flowchart of operation **2976** of Figure **28B** performing generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node in accordance with certain embodiments;

Figure **29B** depicts a detail flowchart of operation **2012** of Figure **5** further performing generating the user stimulus output stream from the received user input state and from the locale identification, with a first local access profile node containing a synchronized audio presentation content, in accordance with certain embodiments;

Figure **30A** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection in accordance with certain embodiments;

Figure **30B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state and the locale identification based upon the user node selection in accordance with certain embodiments;

Figure **31A** depicts a presentation node collection **1600** comprising **1602** presentation reference **1610** associated **1612** with local access profile node **1420** of **1412** local user access profile collection **1410** included **1402** in locale identification **1400**, in accordance with certain embodiments;

Figure **31B** depicts user navigation command collection **1700** comprising a select node command **1710**, a delete node command **1720** and a reset node list command **1730**, in accordance with certain embodiments;

Figure **32A** depicts a detail flowchart of operation **2000** of Figure **5** further performing maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of the local user access profile collection in accordance with certain embodiments;

Figure **32B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state, the locale identification based upon the user navigation input, the user identification and the presentation node collection in accordance with certain embodiments;

Figure **33A** depicts a detail flowchart of operation **3072** of Figure **32A** further performing maintaining the presentation node collection comprising presentation references to the associated local access profile node of the local user access profile collection in accordance with certain embodiments;

Figure **33B** depicts a detail flowchart of operation **3112** of Figure **33A** further performing selecting a first local access profile node to create a first presentation reference of the presentation node collection when the user navigation input includes the select node command in accordance with certain embodiments;

Figure **34A** depicts a detail flowchart of operation **3122** of Figure **33B** further performing removing the first presentation reference of the presentation node collection of the associated local access profile node when the user navigation input includes the remove node command in accordance with certain embodiments;

Figure **34B** depicts a detail flowchart of operation **3132** of Figure **33A** further performing resetting at least the first presentation reference of the presentation node collection when the user navigation input includes the reset node list command in accordance with certain embodiments;

Figure **35** depicts a simplified system block diagram of computer **1100** communicatively coupled **1106** with user identifying interface subsystem **1300**, as shown in Figure **4** which comprises various subsystems in accordance with certain embodiments;

Figure **36** depicts a more detailed system block diagram of user identifying interface subsystem **1300** with its communicative coupling **1106** as shown in Figure **35** further comprising coupled subsystems in accordance with certain embodiments;

Figure **37A** depicts a detail flowchart of operation **2022** of Figure **5** performing sending the user stimulus output stream to the user presentation subsystem in accordance with certain embodiments;

Figure **37B** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving a user stimulus input stream from the user response subsystem to create the received user input state in accordance with certain embodiments;

Figure **38A** depicts a user output stimulus stream **1700** and several output stimulus streams contained in the user stimulus output stream, as well as user stimulus input stream **1800**, received user input state **1810** and various derived components from received user input state, in accordance with certain embodiments;

Figure **38B** depicts a detail flowchart of operation **2022** of Figure **5** performing sending the user video output stream to the user video subsystem in accordance with certain embodiments;

Figure **39A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state in accordance with certain embodiments;

Figure **39B** depicts a detail flowchart of operation **2012** of Figure **5** performing processing the received user tactile input state to create a user identification state in accordance with certain embodiments;

Figure **40** depicts a detail flowchart of operation **2132** of Figure **7B** further performing processing the received user input state to create the user identification in accordance with certain embodiments;

Figure **41A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state, in accordance with certain embodiments where the user identifying interface subsystem comprises a user tactile input subsystem;

Figure **41B** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user handprint sensor input state from the user handprint sensor subsystem in accordance with certain embodiments;

Figure **41C** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user retinal sensor input state from the user retinal sensor subsystem in accordance with certain embodiments;

Figure **42A** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user photographic sensor input state from the user photographic sensor subsystem in accordance with certain embodiments;

Figure **42B** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state in accordance with certain embodiments;

Figure **42C** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user touch keypad input state from the user touch keypad input subsystem in accordance with certain embodiments;

Figure **43A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments;

Figure **43B** depicts a detail flowchart of operation **2112** of Figure **7A** further performing activating the financial access mechanism reference to create the activated financial access mechanism in accordance with certain embodiments;

Figure **44** depicts a detail flowchart of operation **3476** of Figure **43B** further performing using the financial access mechanism reference message to create the activated financial access mechanism in accordance with certain embodiments;

Figure **45** depicts a detail flowchart of operation **3476** of Figure **43B** further performing using the financial access mechanism reference message to

create the activated financial access mechanism in accordance with certain embodiments;

Figure **46** depicts a detail flowchart of operation **3476** of Figure **43B** further performing using the financial access mechanism reference message to create the activated financial access mechanism in accordance with certain embodiments;

Figure **47A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments;

Figure **47B** depicts a detail flowchart of operation **2092** of Figure **6C** performing processing the access card input state to create the financial access mechanism reference in accordance with certain embodiments;

Figure **47C** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving a user response input stream from the user response subsystem to create a received user response state in accordance with certain embodiments;

Figure **48A** depicts a detail flowchart of operation **2092** of Figure **6C** performing processing the access card input state and the received user response state to create the financial access mechanism reference in accordance with certain embodiments;

Figure **48B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state in accordance with certain embodiments;

Figure **48C** depicts a detail flowchart of operation **3632** of Figure **48A** performing selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input

state and based upon the received user response state in accordance with certain embodiments;

Figure **49** depicts an access card input state **1900** and various components associated with access card input state **1900** in accordance with certain embodiments;

Figure **50** depicts various components included in locale identification **1400** in accordance with certain embodiments;

Figure **51A** depicts a detail flowchart of operation **2072** of Figure **6B** performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments;

Figure **51B** depicts a detail flowchart of operation **3692** of Figure **51A** further performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments;

Figure **52A** depicts a detail flowchart of operation **3716** of Figure **51B** performing generating a travel description from the financial access vending machine to the merchant location of the first local merchant entry of the local merchant collection based upon the locale topographic database in accordance with certain embodiments;

Figure **52B** depicts a detail flowchart of operation **2022** of Figure **5** performing generating the user stimulus output stream from the received user input state and from the default map included in the locale identification in accordance with certain embodiments;

Figure **53A** depicts a detail flowchart of operation **2000** of Figure **5** performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments;

Figure **53B** depicts a detail flowchart of operation **3772** of Figure **53A** further performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments;

Figure **54** depicts a displayed user output stream on a user video screen **5000** indicating **5120** that the user should enter a PIN number, which will be displayed in region **5110**, in accordance with certain embodiments;

Figure **55** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5200** and an advertising region **5240**, in accordance with certain embodiments;

Figure **56** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5300** and an advertising region **5360**, in accordance with certain embodiments;

Figure **57** depicts a displayed user output stream on a user video screen **5000** indicating an advertising region **5370**, in accordance with certain embodiments;

Figure **58** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5400** and an advertising region **5410**, in accordance with certain embodiments;

Figure **59** depicts a displayed user output stream on a user video screen **5000** indicating a transaction status region **5412** and an advertising region **5410** presenting a mercantile offer to contract, in accordance with certain embodiments;

Figure **60** depicts a displayed user output stream on a user video screen **5000** indicating a transaction status region **5512** and an advertising region **5510**

showing acknowledgement of the user acceptance of a mercantile offer to contract creating a contract, in accordance with certain embodiments;

Figure **61** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5800**, in accordance with certain embodiments;

Figure **62** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5900**, in accordance with certain embodiments;

Figure **63** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **6000**, in accordance with certain embodiments;

Figure **64** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **6100**, in accordance with certain embodiments;

Figure **65** depicts a displayed user output stream on a user video screen **5000** indicating a displayed map **6200**, in accordance with certain embodiments;

Figure **66** depicts a collection of object families contained in a program operating system residing in accessibly coupled computer memory of at least one computer in a computer system **1000** controlling a financial access vending machine in accordance with certain embodiments;

Figure **67** depicts a simplified system level diagram of the various communicative couplings of financial access vending machines **1000** and financial access mechanisms **8100** including financial access mechanism servers **8110**, merchant access mechanisms **8200**, vending system servers **8000**, and other entities in accordance with certain embodiments;

Figure **68** depicts a simplified block diagram of a computer system **1000** to control a financial access vending machine supporting a local user access profile collection in accordance with certain embodiments;

Figure **69** depicts a flowchart performing a method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and the user financial access

vending machine communicatively coupled to a merchant access mechanism in accordance with certain embodiments;

Figure **70A** depicts a detail flowchart of operation **3826** of Figure **69** performing the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access vending machine in accordance with certain embodiments;

Figure **70B** depicts a detail flowchart of operation **3810** of Figure **69** performing the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message in accordance with certain embodiments; and

Figure **70C** depicts a detail flowchart of operation **3872** of Figure **70B** performing displaying the received offer acceptance acknowledgement message to create a confirmed contract message to the identified user in accordance with certain embodiments.

Detailed Description of the Invention

Figure **4** depicts a simplified block diagram of a computer system **1000** to control a financial access vending machine supporting locale identification in accordance with certain embodiments.

Computer system **1000** comprises a computer **1100** accessibly coupled **1102** to computer memory **1200**. As used herein a computer system comprises at least one computer accessibly coupled to a computer memory. In certain embodiments, computer system **1000** comprises at least two computers, each with separate accessibly coupled computer memories. In certain embodiments, computer system **1000** comprises at least two computers, each sharing an accessibly coupled computer memory.

As used herein, accessibly coupled computer memory **1200** includes at least a non-volatile memory. The non-volatile memory may be comprised of more

than one non-volatile memory component. Access to a non-volatile memory component may be further organized about a file management system. Accessibly coupled memory **1200** may further include a volatile memory. Volatile memory may be comprised of more than one volatile memory component. Volatile memory components may include but are not limited to static RAM and various forms of Dynamic RAM. Access to a volatile memory component may be further organized as a cache memory interface to an often larger and slower memory component, which may be either volatile or non-volatile. The cache memory interface may be further multi-leveled, where successive levels of the cache memory incorporate a slower memory transfer rate to (an often) larger amount of memory.

As used herein, computer refers to an instruction-processing computer, an inference engine or an analog computer. An instruction-processing computer as used herein refers to either a Single Instruction Single Datapath (SISD) computer, Single Instruction Multiple Datapath (SIMD) computer, Multiple Instruction Single Datapath (MISD) computer, or a Multiple Instruction Multiple Datapath (MIMD) computer. Examples of SISD computers include microprocessors. Microprocessors as used herein, include super-scalar microprocessors, which concurrently execute components of several successive instructions of a single instruction stream involving a single datapath. Instruction processing mechanisms include but are not limited to native code execution mechanisms such as found in a 80x086 microprocessor, byte code interpreters such as JAVA and MPEG 4 use, threaded execution structures such as FORTH and Postscript use, or combinations of the above.

As used herein, inference engines operate upon a fact based and an inference rule collection. Execution of inference engines may be based upon unification processes, constraint satisfaction mechanisms and neural network threshold-stimuli mechanisms. Instructions as used herein for such inference engines would include the facts and inference rules presented to the inference engine.

As used herein, analog computers include but are not limited to circuitry composed exclusively of analog circuit, or devices of mixed analog and digital circuitry. Instructions presented to analog computer will either provide a pattern or set internal controls. The internal controls may be addressable and may further include branching mechanisms which would be triggered either by time durations or through application of thresholding decision functions. Examples of such controls include use of different filter coefficients for voices speaking the same language with distinctive accents.

By way of example, a device including a Charge Coupled Device (CCD) combined with a signal processing subsystem may well serve as a fingerprint based user identification device, and would primarily employ analog input and produce a digital output characterizing the fingerprint. The instructions for this device would be fairly straightforward, primarily accounting for specific filters to normalize background skins coloration and lighting effects such as scratches on the fingerprint portal and ambient lighting. Alternatively, a digital characterization of the expected fingerprint might be input, and a simple match-no match result might be the usual output of the device. In such cases, the device would be considered an essentially analog computer whose instruction processing mechanism would be the digital fingerprint pattern.

As used herein, program code segments refer to collections of instructions collectively performing some operation, which could operate an instruction processor, inference engine or analog computer. Distinct program code segments could employ distinct instruction formats and operate distinct computers. By way of example, certain program code segments could be in native code for an 80x86 microprocessor, while other program code segments could be written in JAVA™ and yet other program code segments could be written in HTML (Hyperlink Text Markup Language). Still other program code segments could provide a fingerprint characterization. Still other program code segments could provide a voice print characterization.

Still other program code segments could provide a rules collection to determine appropriate advertising for the day of the week and the location of the financial access vending machine as well as other stored information and user preferences. Still other program code segments could provide a collection of MPEG 4 streams containing different financial and/or mercantile advertising and offers.

Computer system **1000** further comprises a user identifying interface subsystem **1300** communicatively coupled **1106** with computer **1100**. User identifying subsystem **1300** includes at least one mechanism presenting a user stimulus output stream to a user and at least one mechanism by which computer system **1000** is stimulated by a user to generate a user stimulus input stream. Embodiments of this subsystem will be discussed in greater detail later. User identifying interface subsystem **1300** can gather information sufficient to adequately identify the user for purposes of transacting financial and mercantile exchanges and agreements. In certain further embodiments, user identifying interface subsystem **1300** further provides the user with mercantile offers, selection capability for financial and mercantile transactions and presentation of graphical data including at least one of the collection of presentation of maps and motion video.

Computer system **1000** further comprises locale identification **1400** communicatively coupled **1104** with computer **1100**. In certain embodiments, locale identification **1400** contains an encapsulated system component coupled by an internal communication transport layer **1104** to computer **1100**. Such an internal communication transport layer **1104** may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer **1104** includes an optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board. In certain further embodiments, locale identification **1400** encapsulated system component further contains nonvolatile memory. In certain further embodiments, local identification **1400** encapsulated system component contains writable nonvolatile memory. In certain further embodiments, at least a part of the

nonvolatile memory of locale identification **1400** encapsulated system component is organized and accessed as a file management system. In certain other further embodiments, locale identification **1400** encapsulated system component contains write-once nonvolatile memory.

In certain embodiments, locale identification **1400** resides in part of computer memory **1200**. In certain further embodiments, local identification **1400** resides in a portion of at least one nonvolatile memory component of computer memory **1200**. In certain further embodiments, locale identification **1400** is organized and accessed **1104** as a file management system.

In certain embodiments, communicative coupling **1104** between local identification **1400** and computer **1100** employs coding technology. Coding technology as used herein will refer to error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies. In certain further embodiments, communicative coupling **1104** employs distinct coding technologies depending upon whether the computer **1100** is performing reading or writing access of locale identification **1400**.

The financial access vending machine is controlled by the computer system **1000** executing a program operating system of program code segments residing in the accessibly coupled computer memory of at least one of the computers of the computer system.

A program operating system is a collection of program code segments residing in the memory of one or more computers comprising the computing system **1000**. A program operating system serves as an overall organization for the performance of the operations, which may be performed in an essentially concurrent manner on one or more of the computers comprising the computer system controlling the financial access vending machine.

Figure **5** depicts a flowchart performing basic operations controlling the financial access vending machine in accordance with certain embodiments.

Operation **2000** starts the operations of this flowchart. Arrow **2002** directs the flow of execution from operation **2000** to operation **2004**. Operation **2004** performs receiving a user stimulus input stream from the user identifying interface subsystem to create a received user input state. Arrow **2006** directs execution from operation **2004** to operation **2008**. Operation **2008** terminates the operations of this flowchart.

Arrow **2010** directs the flow of execution from starting operation **2000** to operation **2012**. Operation **2012** performs generating a user stimulus output stream from the received user input state and from the locale identification. Arrow **2014** directs execution from operation **2012** to operation **2008**. Operation **2008** terminates the operations of this flowchart.

Arrow **2020** directs the flow of execution from starting operation **2000** to operation **2022**. Operation **2022** performs sending the user stimulus output stream to the user identifying interface subsystem. Arrow **2024** directs execution from operation **2022** to operation **2008**. Operation **2008** terminates the operations of this flowchart.

A program code segment may be further comprised of a collection of more than one program code segment. These separate program code segments may be comprised of instructions in distinct languages, executing concurrently on distinct computers within the computer system.

In certain embodiments, one program code segment may be executing on a specialized graphics computer (not shown in the diagrams) to implement generation of an MPEG motion video stream as part of generating the user stimulus output stream. In certain embodiments, a second program code segment may be concurrently executing on a (Digital Signal Processing) DSP computer (not shown in the diagrams) to implement generation of an associated compressed audio stream as part of generating the user stimulus output stream. In certain embodiments, a third program code segment may be concurrently executing on computer **1100** to receive the user stimulus input

stream from the user identifying interface to create at least part of the received user input state.

Figure **6A** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create user navigation input in accordance with certain embodiments.

Arrow **2050** directs the flow of execution from starting operation **2004** to operation **2052**. Operation **2052** performs processing the received user input state to create a user navigation input. Arrow **2054** directs execution from operation **2052** to operation **2056**. Operation **2056** terminates the operations of this flowchart.

Figure **6B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state and the locale identification and based upon the user navigation input in accordance with certain embodiments.

Arrow **2070** directs the flow of execution from starting operation **2012** to operation **2072**. Operation **2072** performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input. Arrow **2074** directs execution from operation **2072** to operation **2076**. Operation **2076** terminates the operations of this flowchart.

Figure **6C** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a financial access mechanism reference in accordance with certain embodiments.

Arrow **2090** directs the flow of execution from starting operation **2004** to operation **2092**. Operation **2092** performs processing the received user input state to create a financial access mechanism reference. Arrow **2094** directs execution from operation **2092** to operation **2096**. Operation **2096** terminates the operations of this flowchart.

Figure **7A** depicts a detail flowchart of operation **2000** of Figure **5** further performing activating the financial access mechanism reference to create an activated financial access mechanism in accordance with certain embodiments.

Arrow **2110** directs the flow of execution from starting operation **2000** to operation **2112**. Operation **2112** performs activating the financial access mechanism reference to create an activated financial access mechanism. Arrow **2114** directs execution from operation **2112** to operation **2116**. Operation **2116** terminates the operations of this flowchart.

Figure **7B** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a user identification in accordance with certain embodiments.

Arrow **2130** directs the flow of execution from starting operation **2004** to operation **2132**. Operation **2132** performs processing the received user input state to create a user identification. Arrow **2134** directs execution from operation **2132** to operation **2136**. Operation **2136** terminates the operations of this flowchart.

Figure **7C** depicts a detail flowchart of operation **2112** of Figure **7A** performing activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism in accordance with certain embodiments.

Arrow **2150** directs the flow of execution from starting operation **2112** to operation **2152**. Operation **2152** performs activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism. Arrow **2154** directs execution from operation **2152** to operation **2156**. Operation **2156** terminates the operations of this flowchart.

Figure **8A** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state

and from the locale identification and based upon the user navigation input and based upon the user identification in accordance with certain embodiments.

Arrow **2170** directs the flow of execution from starting operation **2012** to operation **2172**. Operation **2172** performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and based upon the user identification. Arrow **2174** directs execution from operation **2172** to operation **2176**. Operation **2176** terminates the operations of this flowchart.

Figure **8B** depicts a detail flowchart of operation **2000** of Figure **5** further performing maintaining the locale identification in accordance with certain embodiments.

Arrow **2190** directs the flow of execution from starting operation **2000** to operation **2192**. Operation **2192** performs maintaining the locale identification. Arrow **2194** directs execution from operation **2192** to operation **2196**. Operation **2196** terminates the operations of this flowchart.

Figure **9** depicts a detail flowchart of operation **2000** of Figure **5** performing messaging with the activated financial mechanism in accordance with certain embodiments.

Arrow **2210** directs the flow of execution from starting operation **2000** to operation **2212**. Operation **2212** performs receiving a financial message from the activated financial access mechanism to create a received financial message. Arrow **2214** directs execution from operation **2212** to operation **2216**. Operation **2216** terminates the operations of this flowchart.

Arrow **2220** directs the flow of execution from starting operation **2000** to operation **2222**. Operation **2222** performs sending an outgoing financial message to the activated financial access mechanism. Arrow **2224** directs execution from operation **2222** to operation **2216**. Operation **2216** terminates the operations of this flowchart.

Figure **10A** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a financial transaction request message as the outgoing financial message in accordance with certain embodiments.

Arrow **2230** directs the flow of execution from starting operation **2004** to operation **2232**. Operation **2232** performs processing the received user input state to create a financial transaction request message as the outgoing financial message. Arrow **2234** directs execution from operation **2232** to operation **2236**. Operation **2236** terminates the operations of this flowchart.

Figure **10B** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a received financial transaction response message type from the received financial message in accordance with certain embodiments.

Arrow **2250** directs the flow of execution from starting operation **2212** to operation **2252**. Operation **2252** performs determining a received financial transaction response message type from the received financial message. Arrow **2254** directs execution from operation **2252** to operation **2256**. Operation **2256** terminates the operations of this flowchart.

Figure **10C** depicts a detail flowchart of operation **2000** of Figure **5** performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message.

Arrow **2270** directs the flow of execution from starting operation **2000** to operation **2272**. Operation **2272** performs processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message. Arrow **2274** directs execution from operation **2272** to operation **2276**. Operation **2276** terminates the operations of this flowchart.

In certain embodiments, operation **2272** may be performed in a manner similar to the following:

Figure **11A** depicts a detail flowchart of operation **2272** of Figure **10C** further performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message in accordance with certain embodiments.

Arrow **2290** directs the flow of execution from starting operation **2272** to operation **2292**. Operation **2292** determines when finding the received financial transaction message type of the received financial message. Arrow **2294** directs execution from operation **2292** to operation **2296** when the determination is 'Yes'. Arrow **2308** directs execution to **2300** when the determination is 'No'.

Operation **2296** performs processing the received financial message to create a financial transaction response. Arrow **2298** directs execution from operation **2296** to operation **2300**. Operation **2300** terminates the operations of this flowchart.

Figure **11B** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a merchant access request containing a merchant access identifier in accordance with certain embodiments.

Arrow **2310** directs the flow of execution from starting operation **2004** to operation **2312**. Operation **2312** performs processing the received user input state to create a merchant access request containing a merchant access identifier. Arrow **2314** directs execution from operation **2312** to operation **2316**. Operation **2316** terminates the operations of this flowchart.

Figure **11C** depicts a detail flowchart of operation **2000** of Figure **5** performing opening a merchant access mechanism based upon the merchant access request containing the merchant access identifier in accordance with certain embodiments.

Arrow **2330** directs the flow of execution from starting operation **2000** to operation **2332**. Operation **2332** performs opening a merchant access mechanism based upon the merchant access request containing the merchant access identifier. Arrow **2334** directs execution from operation **2332** to operation **2336**. Operation **2336** terminates the operations of this flowchart.

Figure **12A** depicts a detail flowchart of operation **2000** of Figure **5** performing receiving a merchant offer message from the merchant access mechanism in accordance with certain embodiments.

Arrow **2350** directs the flow of execution from starting operation **2000** to operation **2352**. Operation **2352** performs receiving a merchant offer message from the merchant access mechanism. Arrow **2354** directs execution from operation **2352** to operation **2356**. Operation **2356** terminates the operations of this flowchart.

Figure **12B** depicts a detail flowchart of operation **2012** of Figure **5** performing inserting the merchant offer message into the user stimulus output stream in accordance with certain embodiments.

Arrow **2370** directs the flow of execution from starting operation **2012** to operation **2372**. Operation **2372** performs inserting the merchant offer message into the user stimulus output stream. Arrow **2374** directs execution from operation **2372** to operation **2376**. Operation **2376** terminates the operations of this flowchart.

Figure **13** depicts a detail flowchart of operation **2004** of Figure **5** further performing creating a user acceptance state and an acceptance financial access request message in accordance with certain embodiments.

Arrow **2390** directs the flow of execution from starting operation **2004** to operation **2392**. Operation **2392** performs processing the received user input state to create a user acceptance state of the merchant offer message. Arrow **2394** directs execution from operation **2392** to operation **2396**. Operation **2396** performs processing the user acceptance state of the merchant offer

message to create an acceptance financial access request message as the financial access request message. Arrow **2398** directs execution from operation **2396** to operation **2400**. Operation **2400** terminates the operations of this flowchart.

Figure **14A** depicts a detail flowchart of operation **2352** of Figure **12A** performing determining a confirmation financial response message type from the received financial message in accordance with certain embodiments.

Arrow **2410** directs the flow of execution from starting operation **2352** to operation **2412**. Operation **2412** performs determining a confirmation financial response message type from the received financial message. Arrow **2414** directs execution from operation **2412** to operation **2416**. Operation **2416** terminates the operations of this flowchart.

Figure **14B** depicts a detail flowchart of operation **2000** of Figure **5** further performing generating and sending a user acceptance message based upon receipt of a financial access confirmation message in accordance with certain embodiments.

Arrow **2430** directs the flow of execution from starting operation **2000** to operation **2432**. Operation **2432** performs generating a user acceptance message to the merchant access mechanism based upon the user acceptance state of the merchant offer message and based upon the confirmation financial response message type from the received financial message. Arrow **2434** directs execution from operation **2432** to operation **2436**. Operation **2436** performs sending the user acceptance message to the merchant access mechanism. Arrow **2438** directs execution from operation **2436** to operation **2440**. Operation **2440** terminates the operations of this flowchart.

Figure **15A** depicts a detail flowchart of operation **2000** of Figure **5** further performing receiving an acknowledgement message of the user acceptance

message and creating a financial acknowledgement message in accordance with certain embodiments.

Arrow **2450** directs the flow of execution from starting operation **2000** to operation **2452**. Operation **2452** performs receiving an acknowledgement message of the user acceptance message from the merchant access mechanism to create a received acknowledgement message of the user acceptance message. Arrow **2454** directs execution from operation **2452** to operation **2456**. Operation **2456** performs creating a financial acknowledgement message based upon the received acknowledgement message of the user acceptance message as the outgoing financial message. Arrow **2458** directs execution from operation **2456** to operation **2460**. Operation **2460** terminates the operations of this flowchart.

Certain embodiments involve the financial access vending machine further containing a dispenser subsystem.

Figure **15B** depicts a detail flowchart of operation **2000** of Figure **5** further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments.

Arrow **2470** directs the flow of execution from starting operation **2000** to operation **2472**. Operation **2472** performs creating a dispenser command based upon the received acknowledgement message of the user acceptance message. Arrow **2474** directs execution from operation **2472** to operation **2476**. Operation **2476** performs operating the dispenser subsystem based upon the dispenser command. Arrow **2478** directs execution from operation **2476** to operation **2480**. Operation **2480** terminates the operations of this flowchart.

Figure **16** depicts a simplified block diagram of computer system **1000** further containing a dispenser subsystem interface **1500** communicatively coupled **1108** to computer **1100** in accordance with certain further embodiments.

As discussed in Figure 4, computer system **1000** comprises a computer **1100** accessibly coupled **1102** to computer memory **1200**. As used herein a computer system comprises at least one computer accessibly coupled to a computer memory. In certain embodiments, computer system **1000** comprises at least two computers, each with separate accessibly coupled computer memories. In certain embodiments, computer system **1000** comprises at least two computers, each sharing an accessibly coupled computer memory.

As discussed in Figure 4, computer system **1000** further comprises a user identifying interface subsystem **1300** communicatively coupled **1106** with computer **1100**. User identifying subsystem **1300** includes at least one mechanism presenting a user stimulus output stream to a user and at least one mechanism by which computer system **1000** may be stimulated by a user to generate a user stimulus input stream. Embodiments of this subsystem will be discussed in greater detail later. User identifying interface subsystem **1300** can gather information sufficient to adequately identify the user for purposes of transacting financial and mercantile exchanges and agreements. In certain further embodiments, user identifying interface subsystem **1300** further provides the user with mercantile offers, selection capability for financial and mercantile transactions and presentation of graphical data including at least one of the collection of presentation of maps and motion video.

As discussed in Figure 4, computer system **1000** further comprises locale identification **1400** communicatively coupled **1104** with computer **1100**. In certain embodiments, locale identification **1400** contains an encapsulated system component coupled by an internal communication transport layer **1104** to computer **1100**. Such an internal communication transport layer **1104** may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer **1104** includes an optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board. In certain further embodiments, locale identification **1400** encapsulated system component further contains nonvolatile memory. In certain further embodiments, local identification **1400** encapsulated system

component contains writable nonvolatile memory. In certain further embodiments, at least a part of the nonvolatile memory of locale identification **1400** encapsulated system component is organized and accessed as a file management system. In certain other further embodiments, locale identification **1400** encapsulated system component contains write-once nonvolatile memory.

As discussed in Figure **4**, in certain embodiments, locale identification **1400** resides in part of computer memory **1200**. In certain further embodiments, local identification **1400** resides in a portion of at least one nonvolatile memory component of computer memory **1200**. In certain further embodiments, locale identification **1400** is organized and accessed **1104** as a file management system.

As discussed in Figure **4**, in certain embodiments, communicative coupling **1104** between local identification **1400** and computer **1100** employs coding technology. Coding technology as used herein will refer to error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies. In certain further embodiments, communicative coupling **1104** employs distinct coding technologies depending upon whether the computer **1100** is performing reading access or writing access of locale identification **1400**.

Not previously shown or discussed in Figure **4**, computer system **1000** further comprises dispenser subsystem interface **1500** communicatively coupled with an internal communication transport layer **1108** with computer **1100**. Such an internal communication transport layer **1108** may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer **1108** includes an optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board.

Not previously shown or discussed in Figure **4**, in certain embodiments, communicative coupling **1108** between dispenser subsystem interface **1500** and computer **1100** employs coding technology. In certain further

embodiments, communicative coupling **1108** employs distinct coding technologies depending upon whether the computer **1100** is performing input or output access of dispenser subsystem interface **1500**. Coding technology as used herein will refer to at least error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies.

Figure **17** depicts a simplified system block diagram of dispenser subsystem interface **1500** in accordance with certain embodiments.

In certain embodiments, dispenser subsystem interface **1500** comprises a certificate dispenser controlled by certificate dispenser interface **1510** which is further coupled **1512** to dispenser subsystem interface communicative coupling **1108**. In certain further embodiments, dispenser subsystem interface **1500** further comprises a second certificate dispenser controlled by certificate dispenser 2 interface **1520** which is further coupled **1522** to dispenser subsystem interface communicative coupling **1108**.

In certain further embodiments, the certificate dispenser controlled by certificate dispenser interface **1510** further includes a certificate printer controlled by certificate dispenser interface **1510**. In certain further embodiments, the certificate printer is fed paper or card stock. In certain further embodiments, the certificate printer is fed paper or card stock, which has been previously treated with identifying markings. In certain further embodiments, these previously treated identifying markings include trademarks, digital, image or embossed watermarks on one or both sides of the paper or card stock. In certain other further embodiments, the certificate printer is multiple-sheet printer.

Certificate dispensers may be used to generate information regarding specific financial access mechanism transactions, logs of such transactions. Certificate dispensers may also generate receipts of mercantile contracts including reservations for accommodations, transportation, restaurants, as well as tickets to entertainment, sporting events, recreational activities or

other cultural or religious events. Such tickets for recreational activities include but are not limited to ski lift tickets. Certificate dispensers may also generate maps and travel directions.

In certain embodiments, dispenser subsystem interface **1500** comprises a money dispenser controlled by money dispenser interface **1530** which is further coupled **1532** to dispenser subsystem interface communicative coupling **1108**. In certain further embodiments, dispenser subsystem interface **1500** further comprises a second money dispenser controlled by money dispenser 2 interface **1540** which is further coupled **1542** to dispenser subsystem interface communicative coupling **1108**. Note that in certain embodiments, multiple money dispensers may be provided to dispense moneys from different monetary systems.

Certain embodiments include dispenser subsystem interface **1500** comprising both a money dispenser controlled by money dispenser interface **1530** and a certificate dispenser controlled by certificate dispenser interface **1510**. Certain further embodiments comprise more than two certificate dispensers. Certain other further embodiments comprise more than two money dispensers.

Certain embodiments include dispenser subsystem interface **1500** comprising other dispenser interface **1550** which is further coupled **1532** to dispenser subsystem interface communicative coupling **1108**. In certain embodiments, other dispenser interface **1550** controls other dispensers, including but not limited to bottle dispensers. In certain embodiments, other dispenser interface **1550** controls other dispensers, including but not limited to canister dispensers. In certain embodiments, other dispenser interface **1550** controls other dispensers, including but not limited to package dispensers.

Figure **18A** depicts a detail flowchart of operation **2000** of Figure 5 performing operating the dispenser system based upon receiving a merchant dispenser command message in accordance with certain embodiments.

Arrow **2490** directs the flow of execution from starting operation **2000** to operation **2492**. Operation **2492** performs operating the dispenser system based upon receiving a merchant dispenser command message. Arrow **2494** directs execution from operation **2492** to operation **2496**. Operation **2496** terminates the operations of this flowchart.

Figure **18B** depicts a detail flowchart of operation **2492** of Figure **18A** further performing operating the dispenser system based upon receiving the merchant dispenser command message in accordance with certain embodiments.

Arrow **2510** directs the flow of execution from starting operation **2000** to operation **2512**. Operation **2512** performs receiving the merchant dispenser command message from the merchant access mechanism to create a received merchant dispenser command message. Arrow **2514** directs execution from operation **2512** to operation **2516**. Operation **2516** performs creating a merchant dispenser command based upon the received merchant dispenser command message. Arrow **2518** directs execution from operation **2516** to operation **2520**. Operation **2520** performs operating the dispenser subsystem based upon the merchant dispenser command. Arrow **2522** directs execution from operation **2520** to operation **2524**. Operation **2524** terminates the operations of this flowchart.

Figure **19A** depicts a detail flowchart of operation **2212** of Figure **9** performing determining an approval response message type of a dispenser command permission message from the received financial message in accordance with certain embodiments.

Arrow **2530** directs the flow of execution from starting operation **2212** to operation **2532**. Operation **2532** performs determining an approval response message type of a dispenser command permission message from the received financial message. Arrow **2534** directs execution from operation **2532** to operation **2536**. Operation **2536** terminates the operations of this flowchart.

Figure **19B** depicts a detail flowchart of operation **2516** of Figure **18B** further performing creating a merchant dispenser command based upon the received merchant dispenser command message in accordance with certain embodiments.

Arrow **2550** directs the flow of execution from starting operation **2516** to operation **2552**. Operation **2552** performs creating the dispenser command permission message as the outgoing financial message. Arrow **2554** directs execution from operation **2552** to operation **2556**. Operation **2556** performs creating the merchant dispenser command based upon the received merchant dispenser command message and based upon the approval response message type of the dispenser command permission message from the received financial message. Arrow **2558** directs execution from operation **2556** to operation **2560**. Operation **2560** terminates the operations of this flowchart.

Figure **20A** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a local user access profile maintenance message type from the received financial message in accordance with certain embodiments.

Arrow **2570** directs the flow of execution from starting operation **2212** to operation **2572**. Operation **2572** performs determining a local user access profile maintenance message type from the received financial message. Arrow **2574** directs execution from operation **2572** to operation **2576**. Operation **2576** terminates the operations of this flowchart.

Figure **20B** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments.

Arrow **2590** directs the flow of execution from starting operation **2192** to operation **2592**. Operation **2592** performs maintaining the local user access profile collection based upon the local user access profile maintenance

message type of the received financial message. Arrow **2594** directs execution from operation **2592** to operation **2596**. Operation **2596** terminates the operations of this flowchart.

Figure **21A** depicts a detail flowchart of operation **2000** of Figure **5** further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments.

Arrow **2610** directs the flow of execution from starting operation **2000** to operation **2612**. Operation **2612** performs creating a dispenser command. Arrow **2614** directs execution from operation **2612** to operation **2616**. Operation **2616** performs operating the dispenser subsystem based upon the dispenser command. Arrow **2618** directs execution from operation **2616** to operation **2620**. Operation **2620** terminates the operations of this flowchart.

Figure **21B** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a dispenser command option message type from the received financial message in accordance with certain embodiments.

Arrow **2630** directs the flow of execution from starting operation **2212** to operation **2632**. Operation **2632** performs determining a dispenser command option message type from the received financial message. Arrow **2634** directs execution from operation **2632** to operation **2636**. Operation **2636** terminates the operations of this flowchart.

Figure **21C** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state, the locale identification and based upon the dispenser command option message type of the received financial message in accordance with certain embodiments.

Arrow **2650** directs the flow of execution from starting operation **2012** to operation **2652**. Operation **2652** performs generating the user stimulus output stream from the received user input state and from the locale identification

and based upon the dispenser command option message type of the received financial message. Arrow **2654** directs execution from operation **2652** to operation **2656**. Operation **2656** terminates the operations of this flowchart.

Figure **22A** depicts a detail flowchart of operation **2556** of Figure **19B** further creating the merchant dispenser command based upon the received merchant dispenser command message, the approval response message type-dispenser command permission message from the received financial message in accordance with certain embodiments.

Arrow **2670** directs the flow of execution from starting operation **2556** to operation **2672**. Operation **2672** determines the approval response message type of the dispenser command permission message from the received financial message. Arrow **2674** directs execution from operation **2672** to operation **2676** when the determination is 'Yes'. Arrow **2688** directs execution to **2680** when the determination is 'No'.

Operation **2676** performs creating the merchant dispenser command based upon the received merchant dispenser command message and based upon the received financial message. Arrow **2678** directs execution from operation **2676** to operation **2680**. Operation **2680** terminates the operations of this flowchart.

Figure **22B** depicts a detail flowchart of operation **2592** of Figure **20B** further performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments.

Arrow **2690** directs the flow of execution from starting operation **2592** to operation **2692**. Operation **2692** determines the local user access profile maintenance message type of the received financial message. Arrow **2694** directs execution from operation **2692** to operation **2696** when the determination is 'Yes'. Arrow **2708** directs execution to **2700** when the determination is 'No'.

Operation **2696** performs maintaining the local user access profile collection based upon the received financial message. Arrow **2698** directs execution from operation **2696** to operation **2700**. Operation **2700** terminates the operations of this flowchart.

Figure **23A** depicts a detail flowchart of operation **2652** of Figure **21C** further performing generating the user stimulus output stream from the received user input state, the locale identification and based upon the dispenser command option message type of the received financial message, in accordance with certain embodiments.

Arrow **2710** directs the flow of execution from starting operation **2652** to operation **2712**. Operation **2712** determines the dispenser command option message type of the received financial message. Arrow **2714** directs execution from operation **2712** to operation **2716** when the determination is 'Yes'. Arrow **2728** directs execution to **2720** when the determination is 'No'.

Operation **2716** performs generating the user stimulus output stream from the received user input state, from the locale identification and based upon the received financial message. Arrow **2718** directs execution from operation **2716** to operation **2720**. Operation **2720** terminates the operations of this flowchart.

Figure **23B** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state to create a user dispenser option command in accordance with certain embodiments.

Arrow **2730** directs the flow of execution from starting operation **2004** to operation **2732**. Operation **2732** performs processing the received user input state to create a user dispenser option command. Arrow **2734** directs execution from operation **2732** to operation **2736**. Operation **2736** terminates the operations of this flowchart.

Figure **23C** depicts a detail flowchart of operation **2612** of Figure **21A** performing creating the dispenser command based upon the user dispenser option command in accordance with certain embodiments.

Arrow **2750** directs the flow of execution from starting operation **2612** to operation **2752**. Operation **2752** performs creating the dispenser command based upon the user dispenser option command. Arrow **2754** directs execution from operation **2752** to operation **2756**. Operation **2756** terminates the operations of this flowchart.

Figure **24A** depicts a detail flowchart of operation **2212** of Figure **9** performing determining a dispenser command message type from the received financial message in accordance with certain embodiments.

Arrow **2770** directs the flow of execution from starting operation **2212** to operation **2772**. Operation **2772** performs determining a dispenser command message type from the received financial message. Arrow **2774** directs execution from operation **2772** to operation **2776**. Operation **2776** terminates the operations of this flowchart.

Figure **24B** depicts a detail flowchart of operation **2612** of Figure **21A** performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments.

Arrow **2790** directs the flow of execution from starting operation **2612** to operation **2792**. Operation **2792** performs creating the dispenser command based upon the dispenser command message type from the received financial message. Arrow **2794** directs execution from operation **2792** to operation **2796**. Operation **2796** terminates the operations of this flowchart.

Figure **24C** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the locale identification based upon the activated financial access mechanism in accordance with certain embodiments.

Arrow **2810** directs the flow of execution from starting operation **2192** to operation **2812**. Operation **2812** performs maintaining the locale identification based upon the activated financial access mechanism. Arrow **2814** directs execution from operation **2812** to operation **2816**. Operation **2816** terminates the operations of this flowchart.

Figure **25A** depicts a detail flowchart of operation **2792** of Figure **24B** further performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments.

Arrow **2830** directs the flow of execution from starting operation **2792** to operation **2832**. Operation **2832** determines the dispenser command message type from the received financial message. Arrow **2834** directs execution from operation **2832** to operation **2836** when the determination is 'Yes'. Arrow **2848** directs execution to **2840** when the determination is 'No'.

Operation **2836** performs creating the dispenser command based upon the received financial message. Arrow **2838** directs execution from operation **2836** to operation **2840**. Operation **2840** terminates the operations of this flowchart.

Figure **25B** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the locale identification based upon the activated financial access mechanism and based upon the user identification, in accordance with certain embodiments.

Arrow **2850** directs the flow of execution from starting operation **2192** to operation **2852**. Operation **2852** performs maintaining the locale identification based upon the activated financial access mechanism and based upon the user identification. Arrow **2854** directs execution from operation **2852** to operation **2856**. Operation **2856** terminates the operations of this flowchart.

Figure **25C** depicts a detail flowchart of operation **2192** of Figure **8B** performing maintaining the locale identification based upon the user identification, in accordance with certain embodiments.

Arrow **2870** directs the flow of execution from starting operation **2192** to operation **2872**. Operation **2872** performs maintaining the locale identification based upon the user identification. Arrow **2874** directs execution from operation **2872** to operation **2876**. Operation **2876** terminates the operations of this flowchart.

Figure **26A** depicts a detail flowchart of operation **2192** of Figure **8B** performing creating a first local access profile node in the local user access profile collection included in the locale identification in accordance with certain embodiments.

Arrow **2890** directs the flow of execution from starting operation **2192** to operation **2892**. Operation **2892** performs creating a first local access profile node in the local user access profile collection included in the locale identification. Arrow **2894** directs execution from operation **2892** to operation **2896**. Operation **2896** terminates the operations of this flowchart.

Figure **26B** depicts a detail flowchart of operation **2192** of Figure **8B** performing deleting a first local access profile node from the local user access profile collection included in the locale identification in accordance with certain embodiments.

Arrow **2910** directs the flow of execution from starting operation **2192** to operation **2912**. Operation **2912** performs deleting a first local access profile node from the local user access profile collection included in the locale identification. Arrow **2914** directs execution from operation **2912** to operation **2916**. Operation **2916** terminates the operations of this flowchart.

Figure **26C** depicts a detail flowchart of operation **2192** of Figure **8B** performing modifying a first local access profile node in the local user access

profile collection included in the locale identification in accordance with certain embodiments.

Arrow **2930** directs the flow of execution from starting operation **2192** to operation **2932**. Operation **2932** performs modifying a first local access profile node in the local user access profile collection included in the locale identification. Arrow **2934** directs execution from operation **2932** to operation **2936**. Operation **2936** terminates the operations of this flowchart.

Figure **27** depicts locale identification **1400** including a local user access profile collection **1410** in accordance with certain embodiments.

In certain embodiments, locale identification **1400** includes **1402** local user access profile collection **1410** which in turn contains **1412** local access profile node **1420**.

In certain further embodiments, local access profile node **1420** contains **1432** a textual presentation content **1430**.

In certain other further embodiments, local access profile node **1420** contains **1442** a graphical presentation content **1440**.

In certain further embodiments, local access profile node **1420** contains **1432** graphical presentation content **1440**, which in turn contains **1452** motion video content presentation **1450**.

In certain further embodiments, local access profile node **1420** contains **1462** a synchronized audio sequence **1460**. In certain embodiments, the synchronization of the synchronized audio sequence **1460** is based upon local access profile node **1420**. In certain further embodiments, the synchronization of the synchronized audio sequence **1460** is based upon graphical presentation content **1440** as a whole. In certain further embodiments, the synchronization of the synchronized audio sequence **1460** is based upon motion video content presentation **1450**. In certain other embodiments, the

synchronization of the synchronized audio sequence **1460** is based upon textual presentation content **1430**.

In certain further embodiments, local access profile node **1420** contains more than one synchronized audio sequence.

In certain further embodiments, local access profile node **1420** contains **1432** graphical presentation content **1440**, containing more than one motion video content presentation.

In certain embodiments local access profile node **1420** contains more than one graphical presentation content.

In certain other further embodiments, local user access profile collection **1410** contains **1414** a second local access profile node **1422**. Additionally, local access profile node **1420** contains **1472** a link **1470** referencing **1474** the second local access profile node **1422**. In certain further embodiments, local user access profile collection **1410** contains a third local access profile node, and local access profile node **1420** contains a second link, referencing the third local access profile node. In certain further embodiments, a local access profile node may contain more than two links referencing other local access profile nodes, which may or may not all be distinct local access profile nodes.

Figure **28A** depicts a detail flowchart of operation **2012** of Figure **5** further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a textual presentation content, in accordance with certain embodiments.

Arrow **2950** directs the flow of execution from starting operation **2012** to operation **2952**. Operation **2952** performs selecting the first local access profile node in the local user access profile collection as a presentation node. Arrow **2954** directs execution from operation **2952** to operation **2956**. Operation **2956** performs generating the user stimulus output stream from the received user input state and from the textual presentation content of the

presentation node. Arrow **2958** directs execution from operation **2956** to operation **2960**. Operation **2960** terminates the operations of this flowchart.

Figure **28B** depicts a detail flowchart of operation **2012** of Figure **5** further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a graphical presentation content, in accordance with certain embodiments.

Arrow **2970** directs the flow of execution from starting operation **2012** to operation **2972**. Operation **2972** performs selecting the first local access profile node in the local user access profile collection as a presentation node. Arrow **2974** directs execution from operation **2972** to operation **2976**. Operation **2976** performs generating the user stimulus output stream from the received user input state and from the graphical presentation content of the presentation node. Arrow **2978** directs execution from operation **2976** to operation **2980**. Operation **2980** terminates the operations of this flowchart.

Figure **29A** depicts a detail flowchart of operation **2976** of Figure **28B** performing generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node in accordance with certain embodiments.

Arrow **2990** directs the flow of execution from starting operation **2976** to operation **2992**. Operation **2992** performs generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node. Arrow **2994** directs execution from operation **2992** to operation **2996**. Operation **2996** terminates the operations of this flowchart.

Figure **29B** depicts a detail flowchart of operation **2012** of Figure **5** further performing generating the user stimulus output stream from the received user input state and from the locale identification, with a first local access profile

node containing a synchronized audio presentation content, in accordance with certain embodiments.

Arrow **3000** directs the flow of execution from starting operation **2012** to operation **3002**. Operation **3002** performs selecting the first local access profile node in the local user access profile collection as a presentation node. Arrow **3004** directs execution from operation **3002** to operation **3006**. Operation **3006** performs generating the user stimulus output stream from the received user input state and from the synchronized audio sequence of the presentation node. Arrow **3008** directs execution from operation **3006** to operation **3010**. Operation **3010** terminates the operations of this flowchart.

Figure **30A** depicts a detail flowchart of operation **2004** of Figure **5** performing processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection in accordance with certain embodiments.

Arrow **3030** directs the flow of execution from starting operation **2004** to operation **3032**. Operation **3032** performs processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection. Arrow **3034** directs execution from operation **3032** to operation **3036**. Operation **3036** terminates the operations of this flowchart.

Figure **30B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state, the locale identification based upon the user node selection in accordance with certain embodiments.

Arrow **3050** directs the flow of execution from starting operation **2012** to operation **3052**. Operation **3052** performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user node selection. Arrow **3054** directs execution from

operation **3052** to operation **3056**. Operation **3056** terminates the operations of this flowchart.

Figure **31A** depicts a presentation node collection **1600** comprising **1602** presentation reference **1610** associated **1612** with local access profile node **1420** of **1412** local user access profile collection **1410** included **1402** in locale identification **1400**, in accordance with certain embodiments.

Note that in certain embodiments, presentation node collection **1600** may comprise more than one presentation reference. In certain embodiments, the default presentation node collection may contain a default presentation reference associated with an initial local access profile node. The initial local access profile node may contain a welcome textual message, graphical presentation content, motion video sequence and/or a synchronized audio sequence which may repetitively be presented until user triggered stimulus is received in the user stimulus input stream.

In certain embodiments, presentation node collection **1600** is communicatively coupled **1610** to computer **1100** of computer system **1000**. Such coupling **1610** may be through residing in computer memory **1200**, in certain further embodiments. Coupling **1610** can be effected as a communications link to a physically distinct unit, such as a PCMCIA card, or embedded processor subsystem, in certain embodiments. In certain further embodiments, coupling **1610** includes a physical transport layer. In certain further embodiments, coupling **1610** physical transport layer includes, but is not limited to, a wireline physical transport layer. Such wireline physical transport layers include but are not limited to electromagnetic and optical signaling physical transport mechanisms. In certain other further embodiments, coupling **1610** physical transport layer includes, but is not limited to, a wireless physical transport layer. Such wireless physical transport layers include but are not limited to electromagnetic field, microwave, infrared and optical wireless physical transport layers.

In certain further embodiments, presentation node collection **1600** acts as a list of presentation references. In certain other further embodiments, presentation node collection **1600** acts as a table of presentation references. In certain other further embodiments, presentation node collection **1600** acts as a file of presentation references accessed as through a file management system. In certain other further embodiments, presentation node collection **1600** acts as a collection of presentation program code segments. In certain further embodiments, presentation node collection **1600** acts as a collection of presentation program code segments in JAVA. In certain further embodiments, presentation node collection **1600** acts as a collection of presentation program code segments in HTML (Hyper Text Markup Language). In certain further embodiments, presentation node collection **1600** acts as a collection of presentation program code segments in VRML (Virtual Reality markup Language). In certain further embodiments, presentation node collection **1600** acts as a collection of presentation program code segments in ActiveX.

Figure **31B** depicts user navigation command collection **1700** comprising a select node command **1710**, a delete node command **1720** and a reset node list command **1730**, in accordance with certain embodiments.

In certain embodiments, the user stimulates the financial access vending machine whereby the user identifying interface includes in the user stimulus input stream designations referring to one or more of the members of the user navigation command collection **1700**.

Figure **32A** depicts a detail flowchart of operation **2000** of Figure **5** further performing maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of the local user access profile collection in accordance with certain embodiments.

Arrow **3070** directs the flow of execution from starting operation **2000** to operation **3072**. Operation **3072** performs maintaining a presentation node collection comprising at least one presentation reference to an associated

local access profile node of the local user access profile collection. Arrow **3074** directs execution from operation **3072** to operation **3076**. Operation **3076** terminates the operations of this flowchart.

Figure **32B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state, the locale identification based upon the user navigation input, the user identification and the presentation node collection in accordance with certain embodiments.

Arrow **3090** directs the flow of execution from starting operation **2012** to operation **3092**. Operation **3092** performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and based upon the user identification and based upon the presentation node collection. Arrow **3094** directs execution from operation **3092** to operation **3096**. Operation **3096** terminates the operations of this flowchart.

Figure **33A** depicts a detail flowchart of operation **3072** of Figure **32A** further performing maintaining the presentation node collection comprising presentation references to the associated local access profile node of the local user access profile collection in accordance with certain embodiments.

Arrow **3110** directs the flow of execution from starting operation **3072** to operation **3112**. Operation **3112** performs selecting a first of the local access profile nodes of the local user access profile collection to create a first of the presentation references of the presentation node collection as the associated local access profile node when the user navigation input includes the select node command. Arrow **3114** directs execution from operation **3112** to operation **3116**. Operation **3116** terminates the operations of this flowchart.

Arrow **3120** directs the flow of execution from starting operation **3072** to operation **3122**. Operation **3122** performs removing the first presentation reference of the presentation node collection as the associated local access

profile node when the user navigation input includes the remove node command. Arrow **3124** directs execution from operation **3122** to operation **3116**. Operation **3116** terminates the operations of this flowchart.

Arrow **3130** directs the flow of execution from starting operation **3072** to operation **3132**. Operation **3132** performs resetting at least the first presentation reference of the presentation node collection as the associated local access profile node to a reference to a predetermined first of the local access profile nodes of the local user access profile collection to create the first presentation reference of the presentation node collection as the associated local access profile node when the user navigation input includes the reset node list command. Arrow **3134** directs execution from operation **3132** to operation **3116**. Operation **3116** terminates the operations of this flowchart.

In certain embodiments, at least one of these operations is included in maintaining the presentation node collection. In certain further embodiments, all of these operations are included in maintaining the presentation node collection.

Figure **33B** depicts a detail flowchart of operation **3112** of Figure **33A** further performing selecting a first local access profile node to create a first presentation reference of the presentation node collection when the user navigation input includes the select node command in accordance with certain embodiments.

Arrow **3150** directs the flow of execution from starting operation **3112** to operation **3152**. Operation **3152** determines when the user navigation input includes the select node command. Arrow **3154** directs execution from operation **3152** to operation **3156** when the determination is 'Yes'. Arrow **3168** directs execution to **3160** when the determination is 'No'.

Operation **3156** performs selecting a first of the local access profile nodes of the local user access profile collection to create a first of the presentation

references of the presentation node collection as the associated local access profile node. Arrow **3158** directs execution from operation **3156** to operation **3160**. Operation **3160** terminates the operations of this flowchart.

Figure **34A** depicts a detail flowchart of operation **3122** of Figure **33B** further performing removing the first presentation reference of the presentation node collection as the associated local access profile node when the user navigation input includes the remove node command in accordance with certain embodiments.

Arrow **3170** directs the flow of execution from starting operation **3122** to operation **3172**. Operation **3172** determines when the user navigation input includes the remove node command. Arrow **3174** directs execution from operation **3172** to operation **3176** when the determination is 'Yes'. Arrow **3188** directs execution to **3180** when the determination is 'No'.

Operation **3176** performs removing the first presentation reference of the presentation node collection as the associated local access profile node. Arrow **3178** directs execution from operation **3176** to operation **3180**. Operation **3180** terminates the operations of this flowchart.

Figure **34B** depicts a detail flowchart of operation **3132** of Figure **33A** further performing resetting at least the first presentation reference of the presentation node collection when the user navigation input includes the reset node list command in accordance with certain embodiments.

Arrow **3190** directs the flow of execution from starting operation **3132** to operation **3192**. Operation **3192** determines when the user navigation input includes the reset node list command. Arrow **3194** directs execution from operation **3192** to operation **3196** when the determination is 'Yes'. Arrow **3208** directs execution to **3200** when the determination is 'No'.

Operation **3196** performs resetting at least the first presentation reference of the presentation node collection as the associated local access profile node to a reference to a predetermined first of the local access profile nodes of the

local user access profile collection to create the first presentation reference of the presentation node collection as the associated local access profile node. Arrow **3198** directs execution from operation **3196** to operation **3200**. Operation **3200** terminates the operations of this flowchart.

Figure **35** depicts a simplified system block diagram of computer **1100** communicatively coupled **1106** with user identifying interface subsystem **1300**, as shown in Figure **4** comprising various subsystems in accordance with certain embodiments.

In certain further embodiments, user identifying interface subsystem **1300** comprises user presentation subsystem **1310** communicatively coupled **1130** to computer **1100** via communicative coupling **1106** between user identifying interface subsystem **1300** and computer **1100**. User identifying interface subsystem **1300** further comprises user response subsystem **1320** communicatively coupled **1132** to computer **1100** via communicative coupling **1106** between user identifying interface subsystem **1300** and computer **1100**.

In certain further embodiments, user identifying interface subsystem **1300** comprises access card interface subsystem **1310** communicatively coupled **1134** to computer **1100** via communicative coupling **1106** between user identifying interface subsystem **1300** and computer **1100**.

Figure **36** depicts a more detailed system block diagram of user identifying interface subsystem **1300** with its communicative coupling **1106** as shown in Figure **35** further comprising coupled subsystems in accordance with certain embodiments.

As shown in Figure **35**, in certain further embodiments, user identifying interface subsystem **1300** comprises user presentation subsystem **1310** communicatively coupled **1130** to computer **1100** via communicative coupling **1106** between user identifying interface subsystem **1300** and computer **1100**. User identifying interface subsystem **1300** further comprises user response subsystem **1320** communicatively coupled **1132** to computer **1100** via

communicative coupling **1106** between user identifying interface subsystem **1300** and computer **1100**.

In certain further embodiments, user presentation subsystem **1310** is comprised of user video subsystem **1314** communicatively coupled **1312** to computer **1100** via coupling **1130** and via coupling **1106**. User video subsystem **1314** supports motion video screen presentations in certain further embodiments. User video subsystem **1314** supports more than two-dimensional presentations in certain further embodiments. User video subsystem **1314** supports more than two-dimensional motion video presentations in certain further embodiments.

In certain further embodiments, user presentation subsystem **1310** is comprised of user acoustic output subsystem **1318** communicatively coupled **1316** to computer **1100** via coupling **1130** and via coupling **1106**. User acoustic output subsystem **1318** supports single channel, or monophonic, acoustic presentations in certain further embodiments. User acoustic output subsystem **1318** supports multiple channel acoustic presentations in certain further embodiments.

In certain further embodiments, user response subsystem **1320** is comprised of user tactile interface subsystem **1340** communicatively coupled **1341** to computer **1100** via coupling **1356** and via coupling **1132** and via coupling **1106**. As used herein tactile refers to the physical presence of the user, which may be sensed by physical contact, or physical proximity to the financial access vending machine, or parts of the financial access vending machine.

In certain further embodiments, user tactile interface subsystem **1340** is comprised user touch input subsystem **1342** of communicatively coupled **1341** to computer **1100** via coupling **1351** and via coupling **1156** and via coupling **1132** and via coupling **1106**.

In certain further embodiments, user touch input subsystem **1342** is comprised of user touch keypad subsystem **1346** communicatively coupled **1344** to computer **1100** via coupling **1341** and via coupling **1351** and via coupling **1156** and via coupling **1132** and via coupling **1106**. In certain further embodiments, user touch keypad subsystem **1346** includes a traditional user touch keypad. In certain other further embodiments, user touch keypad subsystem **1346** includes a touch sensitive membrane. In certain further embodiments the touch sensitive membrane is at least partially transparent and mounted near at least a portion of the user video subsystem. The user is directed by the displayed presentation material to respond by touch to certain regions of the touch sensitive membrane. In certain further embodiments, proximity sensors or sensor arrays are employed as the user touch keypad subsystem. These proximity sensors may be further aligned with the presentation of the user video subsystem to direct the user to move within the sensor range of the proximity sensors.

In certain further embodiments, user touch input subsystem **1342** is comprised of user handprint sensor subsystem **1350** communicatively coupled **1348** to computer **1100** via coupling **1341** and via coupling **1151** and via coupling **1356** and via coupling **1132** and via coupling **1106**. As used herein, handprint sensor refers not only to sensing the entire handprint, but also the ridge pattern of a finger or thumb, or combination of fingers and thumbs.

In certain further embodiments, user tactile interface subsystem **1340** is comprised of user retinal sensor subsystem **1354** communicatively coupled **1352** to computer **1100** via coupling **1351** and via coupling **1156** and via coupling **1132** and via coupling **1106**. Note that in certain further embodiments, the user's face comes in close proximity to the retinal scanner subsystem. In certain other further embodiments, the user's face touches the retinal scanner subsystem.

In certain further embodiments, user response subsystem **1320** is comprised of user photographic sensor subsystem **1358** communicatively coupled **1360** to computer **1100** via coupling **1356** and via coupling **1132** and via coupling **1106**. In certain further embodiments, user photographic sensor subsystem **1358** captures a still frame of the user. In certain further embodiments, user photographic sensor subsystem captures a sequence of frames incorporating an aspect of motion regarding the user. In certain further embodiments, such captured motion information can be used to interpret sign language.

In certain further embodiments, user response subsystem **1320** is comprised of user acoustic sensor subsystem **1362** communicatively coupled **1364** to computer **1100** via coupling **1356** and via coupling **1132** and via coupling **1106**. In certain further embodiments, user acoustic sensor subsystem **1362** includes ambient noise acoustic sensors. In certain further embodiments, user acoustic sensor subsystem **1362** includes ambient noise acoustic suppression of the user acoustic input stream.

As shown in Figure **35**, in certain further embodiments, user identifying interface subsystem **1300** comprises access card interface subsystem **1310** communicatively coupled **1134** to computer **1100** via communicative coupling **1106** between user identifying interface subsystem **1300** and computer **1100**.

In certain further embodiments, access card interface subsystem **1310** comprises access card interface **1334** communicatively coupled **1332** to computer **1100** via coupling **1331** and via coupling **1106**. In certain further embodiments, access card interface **1334** includes the capability to read a magnetic strip access card. In certain other further embodiments, access card interface **1334** includes the capability to read a smart card.

In certain further embodiments, access card interface subsystem **1310** comprises access card interface **1338** communicatively coupled **1336** to computer **1100** via coupling **1331** and via coupling **1106**. In certain further embodiments, access card interface **1338** includes the capability to read a

magnetic strip access card. In certain other further embodiments, access card interface **1338** includes the capability to read a smart card.

As used herein, the various couplings, layers of couplings and tree structure of couplings may be implemented with either wireline or wireless physical transport layers. The physical transport layers may vary from one coupling to another. Each layer of coupling may further interface to the more detailed layers of couplings through gateway mechanisms which may vary from simple transponders to sophisticated coding translation mechanisms between coupling layer transponders.

Figure **37A** depicts a detail flowchart of operation **2022** of Figure **5** performing sending the user stimulus output stream to the user presentation subsystem in accordance with certain embodiments.

Arrow **3210** directs the flow of execution from starting operation **2022** to operation **3212**. Operation **3212** performs sending the user stimulus output stream to the user presentation subsystem. Arrow **3214** directs execution from operation **3212** to operation **3216**. Operation **3216** terminates the operations of this flowchart.

Figure **37B** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving a user stimulus input stream from the user response subsystem to create the received user input state in accordance with certain embodiments.

Arrow **3230** directs the flow of execution from starting operation **2004** to operation **3232**. Operation **3232** performs receiving a user stimulus input stream from the user response subsystem to create the received user input state. Arrow **3234** directs execution from operation **3232** to operation **3236**. Operation **3236** terminates the operations of this flowchart.

Figure **38A** depicts a user output stimulus stream **1700** and several output stimulus streams contained in the user stimulus output stream, as well as user stimulus input stream **1800**, received user input state **1810** and various

derived components from received user input state, in accordance with certain embodiments.

In certain embodiments, user output stimulus stream **1700** is comprised of user audio video output stream **1710**. In certain further embodiments, user audio video output stream **1710** is further comprised of user video output stream **1720** and user audio output stream **1730**. In certain further embodiments, user video output stream **1720** supports motion video. In certain further embodiments, user video output stream **1720** supports more than two-dimensional presentations. In certain further embodiments, user video output stream **1720** supports more than two-dimensional motion video. In certain other further embodiments, a synchronization scheme between at least part of the user video output stream and the user audio output stream in employed.

In certain embodiments, user output stimulus stream **1700** is comprised of user video output stream **1720** and user audio output stream **1730**. In certain further embodiments, user video output stream **1720** supports motion video. In certain further embodiments, user video output stream **1720** supports more than two-dimensional presentations. In certain further embodiments, user video output stream **1720** supports more than two-dimensional motion video. In certain other further embodiments, a synchronization scheme between at least part of the user video output stream and the user audio output stream in employed.

In certain embodiments, user output stimulus stream **1700** is comprised of user video output stream **1720**. In certain further embodiments, user video output stream **1720** supports motion video. In certain further embodiments, user video output stream **1720** supports more than two-dimensional presentations. In certain further embodiments, user video output stream **1720** supports more than two-dimensional motion video.

In certain embodiments, user stimulus input stream **1800** is further comprised of user audio input stream **1802**. In certain embodiments, user stimulus input stream **1800** is further comprised of user tactile input stream **1804**.

In certain embodiments, user stimulus input stream **1800** is processed to create received user input state **1810**.

In certain further embodiments, received user input state **1810** is processed to create user navigation input **1812**.

In certain further embodiments, received user input state **1810** is processed to create user identification **1814**.

In certain further embodiments, received user input state **1810** is processed to create financial transaction request message **1816**.

In certain further embodiments, received user input state **1810** is processed to create user acceptance state **1818**.

In certain further embodiments, received user input state **1810** is processed to create acceptance financial access request message **1820**. In certain further embodiments, received user input state **1810** and user acceptance state **1818** are processed to acceptance financial access request message **1820**.

In certain further embodiments, received user input state **1810** is processed to create user dispenser option command **1822**.

In certain further embodiments, received user input state **1810** is processed to create user node selection **1824**.

In certain further embodiments, received user input state **1810** is processed to create user tactile input state **1826**. In certain further embodiments, user tactile input state **1826** is processed to create user identification state **1828**.

Figure **38B** depicts a detail flowchart of operation **2022** of Figure **5** performing sending the user video output stream to the user video subsystem in accordance with certain embodiments.

Arrow **3250** directs the flow of execution from starting operation **2022** to operation **3252**. Operation **3252** performs sending the user video output stream to the user video subsystem. Arrow **3254** directs execution from operation **3252** to operation **3256**. Operation **3256** terminates the operations of this flowchart.

Figure **39A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state in accordance with certain embodiments.

Arrow **3270** directs the flow of execution from starting operation **2004** to operation **3272**. Operation **3272** performs receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state. Arrow **3274** directs execution from operation **3272** to operation **3276**. Operation **3276** terminates the operations of this flowchart.

Figure **39B** depicts a detail flowchart of operation **2012** of Figure **5** performing processing the received user tactile input state to create a user identification state in accordance with certain embodiments.

Arrow **3290** directs the flow of execution from starting operation **2012** to operation **3292**. Operation **3292** performs processing the received user tactile input state to create a user identification state. Arrow **3294** directs execution from operation **3292** to operation **3296**. Operation **3296** terminates the operations of this flowchart.

Figure **40** depicts a detail flowchart of operation **2132** of Figure **7B** further performing processing the received user input state to create the user identification in accordance with certain embodiments.

Arrow **3310** directs the flow of execution from starting operation **2132** to operation **3312**. Operation **3312** performs sending a financial identification confirmation request message based upon the user identification state to the activated financial access mechanism to create a sent financial identification

confirmation request message. Arrow **3314** directs execution from operation **3312** to operation **3316**. Operation **3316** performs receiving a financial message from the activated financial access mechanism a financial identification confirmation message responding to the sent financial identification confirmation request message to create a received financial identification confirmation message. Arrow **3318** directs execution from operation **3316** to operation **3320**. Operation **3320** performs processing the received financial identification confirmation message to create the user identification. Arrow **3322** directs execution from operation **3320** to operation **3324**. Operation **3324** terminates the operations of this flowchart.

Figure **41A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state, in accordance with certain embodiments, where the user identifying interface subsystem comprises a user tactile input subsystem.

Arrow **3330** directs the flow of execution from starting operation **2004** to operation **3332**. Operation **3332** performs receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state. Arrow **3334** directs execution from operation **3332** to operation **3336**. Operation **3336** terminates the operations of this flowchart.

Figure **41B** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user handprint sensor input state from the user handprint sensor subsystem in accordance with certain embodiments.

Arrow **3350** directs the flow of execution from starting operation **3332** to operation **3352**. Operation **3352** performs receiving a user handprint sensor input state from the user handprint sensor subsystem. Arrow **3354** directs execution from operation **3352** to operation **3356**. Operation **3356** terminates the operations of this flowchart.

Figure **41C** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user retinal sensor input state from the user retinal sensor subsystem in accordance with certain embodiments.

Arrow **3370** directs the flow of execution from starting operation **3332** to operation **3372**. Operation **3372** performs receiving a user retinal sensor input state from the user retinal sensor subsystem. Arrow **3374** directs execution from operation **3372** to operation **3376**. Operation **3376** terminates the operations of this flowchart.

Figure **42A** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user photographic sensor input state from the user photographic sensor subsystem in accordance with certain embodiments.

Arrow **3390** directs the flow of execution from starting operation **3332** to operation **3392**. Operation **3392** performs receiving a user photographic sensor input state from the user photographic sensor subsystem. Arrow **3394** directs execution from operation **3392** to operation **3396**. Operation **3396** terminates the operations of this flowchart.

Figure **42B** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state in accordance with certain embodiments.

Arrow **3410** directs the flow of execution from starting operation **3332** to operation **3412**. Operation **3412** performs receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state. Arrow **3414** directs execution from operation **3412** to operation **3416**. Operation **3416** terminates the operations of this flowchart.

Figure **42C** depicts a detail flowchart of operation **3332** of Figure **41A** performing receiving a user touch keypad input state from the user touch keypad input subsystem in accordance with certain embodiments.

Arrow **3430** directs the flow of execution from starting operation **3332** to operation **3432**. Operation **3432** performs receiving a user touch keypad input state from the user touch keypad input subsystem. Arrow **3434** directs execution from operation **3432** to operation **3436**. Operation **3436** terminates the operations of this flowchart.

Figure **43A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments.

Arrow **3450** directs the flow of execution from starting operation **2004** to operation **3452**. Operation **3452** performs receiving an access card input stream from the access card interface subsystem to create an access card input state. Arrow **3454** directs execution from operation **3452** to operation **3456**. Operation **3456** terminates the operations of this flowchart.

Figure **43B** depicts a detail flowchart of operation **2112** of Figure **7A** further performing activating the financial access mechanism reference to create the activated financial access mechanism in accordance with certain embodiments.

Arrow **3470** directs the flow of execution from starting operation **2112** to operation **3472**. Operation **3472** performs making a financial access mechanism reference message based upon the financial access mechanism reference and the access card input state. Arrow **3474** directs execution from operation **3472** to operation **3476**. Operation **3476** performs using the financial access mechanism reference message to create the activated financial access mechanism. Arrow **3478** directs execution from operation **3476** to operation **3480**. Operation **3480** terminates the operations of this flowchart.

Figure **44** depicts a detail flowchart of operation **3476** of Figure **43B** further performing using the financial access mechanism reference message to

create the activated financial access mechanism in accordance with certain embodiments.

Arrow **3490** directs the flow of execution from starting operation **3476** to operation **3492**. Operation **3492** performs sending the financial access mechanism reference message to a financial access server. Arrow **3494** directs execution from operation **3492** to operation **3496**. Operation **3496** performs receiving a financial access mechanism activation confirmation message from the financial access server. Arrow **3498** directs execution from operation **3496** to operation **3500**. Operation **3500** performs processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Arrow **3502** directs execution from operation **3500** to operation **3504**. Operation **3504** terminates the operations of this flowchart.

Figure **45** depicts a detail flowchart of operation **3476** of Figure **43B** further performing using the financial access mechanism reference message to create the activated financial access mechanism in accordance with certain embodiments.

Arrow **3530** directs the flow of execution from starting operation **3476** to operation **3532**. Operation **3532** performs sending the financial access mechanism reference message to a vending system server. Arrow **3534** directs execution from operation **3532** to operation **3536**. Operation **3536** performs receiving a financial access mechanism activation confirmation message from the vending system server. Arrow **3538** directs execution from operation **3536** to operation **3540**. Operation **3540** performs processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Arrow **3542** directs execution from operation **3540** to operation **3544**. Operation **3544** terminates the operations of this flowchart.

Figure **46** depicts a detail flowchart of operation **3476** of Figure **43B** further performing using the financial access mechanism reference message to

create the activated financial access mechanism in accordance with certain embodiments.

Arrow **3550** directs the flow of execution from starting operation **3476** to operation **3552**. Operation **3552** performs sending the financial access mechanism reference message to a financial access card controller. Arrow **3554** directs execution from operation **3552** to operation **3556**. Operation **3556** performs receiving a financial access mechanism activation confirmation message from the financial access card controller. Arrow **3558** directs execution from operation **3556** to operation **3560**. Operation **3560** performs processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Arrow **3562** directs execution from operation **3560** to operation **3564**. Operation **3564** terminates the operations of this flowchart.

Figure **47A** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments.

Arrow **3570** directs the flow of execution from starting operation **2004** to operation **3572**. Operation **3572** performs receiving an access card input stream from the access card interface subsystem to create an access card input state. Arrow **3574** directs execution from operation **3572** to operation **3576**. Operation **3576** terminates the operations of this flowchart.

Figure **47B** depicts a detail flowchart of operation **2092** of Figure **6C** performing processing the access card input state to create the financial access mechanism reference in accordance with certain embodiments.

Arrow **3590** directs the flow of execution from starting operation **2092** to operation **3592**. Operation **3592** performs processing the access card input state to create the financial access mechanism reference. Arrow **3594** directs

execution from operation **3592** to operation **3596**. Operation **3596** terminates the operations of this flowchart.

Figure **47C** depicts a detail flowchart of operation **2004** of Figure **5** performing receiving a user response input stream from the user response subsystem to create a received user response state in accordance with certain embodiments.

Arrow **3610** directs the flow of execution from starting operation **2004** to operation **3612**. Operation **3612** performs receiving a user response input stream from the user response subsystem to create a received user response state. Arrow **3614** directs execution from operation **3612** to operation **3616**. Operation **3616** terminates the operations of this flowchart.

Figure **48A** depicts a detail flowchart of operation **2092** of Figure **6C** performing processing the access card input state and the received user response state to create the financial access mechanism reference in accordance with certain embodiments.

Arrow **3630** directs the flow of execution from starting operation **2092** to operation **3632**. Operation **3632** performs processing the access card input state and the received user response state to create the financial access mechanism reference. Arrow **3634** directs execution from operation **3632** to operation **3636**. Operation **3636** terminates the operations of this flowchart.

Figure **48B** depicts a detail flowchart of operation **2012** of Figure **5** performing generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state in accordance with certain embodiments.

Arrow **3650** directs the flow of execution from starting operation **2012** to operation **3652**. Operation **3652** performs generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state. Arrow **3654** directs execution from

operation **3652** to operation **3656**. Operation **3656** terminates the operations of this flowchart.

Figure **48C** depicts a detail flowchart of operation **3632** of Figure **48A** performing selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input state and based upon the received user response state in accordance with certain embodiments.

Arrow **3670** directs the flow of execution from starting operation **3632** to operation **3672**. Operation **3672** performs selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input state and based upon the received user response state. Arrow **3674** directs execution from operation **3672** to operation **3676**. Operation **3676** terminates the operations of this flowchart.

Figure **49** depicts an access card input state **1900** and various components associated with access card input state **1900** in accordance with certain embodiments.

In certain embodiments, a financial access mechanism reference **1902** may be derived from access card input state **1900**. In certain further embodiments, a financial access mechanism reference **1902** may be derived from access card input state **1900** and from the user stimulus input stream.

In certain other embodiments, a financial access mechanism choice list **1910** may be derived from access card input state **1900**. In certain further embodiments, financial access mechanism choice list **1910** contains a first financial access mechanism reference choice **1912**. In certain further embodiments, financial access mechanism choice list **1910** contains two financial access mechanism reference choices **1912** and **1914**. In certain further embodiments, financial access mechanism choice list **1910** contains more than two financial access mechanism reference choices **1912, 1914** and **1916**.

Figure **50** depicts various components included in locale identification **1400** in accordance with certain embodiments.

In certain embodiments, locale identification **1400** includes **1472** locale topographic database **1470**.

In certain embodiments, locale identification **1400** includes **1474** default map **1476**.

In certain embodiments, locale identification **1400** includes **1482** local merchant collection **1480**. In certain further embodiments, local merchant collection **1480** includes **1484** local merchant entry **1486** containing at least the merchant name and merchant location. In certain further embodiments, local merchant collection **1480** includes more than one local merchant entry. In certain other further embodiments, a local merchant entry includes a mercantile classification. In certain further embodiments, the mercantile classification includes designations for food, clothing, shelter and transportation. In certain further embodiments, the mercantile classification includes attributed designations such as food:restaurant, food:grocery, transportation:bus, etc.

In certain embodiments, locale identification **1400** includes **1492** user input history collection **1490**. In certain further embodiments, user input history collection includes **1494** at least one user input history bin **1496**.

Figure **51A** depicts a detail flowchart of operation **2072** of Figure **6B** performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments.

Arrow **3690** directs the flow of execution from starting operation **2072** to operation **3692**. Operation **3692** performs generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation

input. Arrow **3694** directs execution from operation **3692** to operation **3696**. Operation **3696** terminates the operations of this flowchart.

Figure **51B** depicts a detail flowchart of operation **3692** of Figure **51A** further performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments.

Arrow **3710** directs the flow of execution from starting operation **3692** to operation **3712**. Operation **3712** performs selecting a first of the local merchant entries of the local merchant collection based upon the user navigation input. Arrow **3714** directs execution from operation **3712** to operation **3716**. Operation **3716** performs generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input and based upon the first local merchant entry of the local merchant collection. Arrow **3718** directs execution from operation **3716** to operation **3720**. Operation **3720** terminates the operations of this flowchart.

Figure **52A** depicts a detail flowchart of operation **3716** of Figure **51B** performing generating a travel description from the financial access vending machine to the merchant location of the first local merchant entry of the local merchant collection based upon the locale topographic database in accordance with certain embodiments.

Arrow **3730** directs the flow of execution from starting operation **3716** to operation **3732**. Operation **3732** performs generating a travel description from the financial access vending machine to the merchant location of the first local merchant entry of the local merchant collection based upon the locale topographic database. Arrow **3734** directs execution from operation **3732** to operation **3736**. Operation **3736** terminates the operations of this flowchart.

Figure **52B** depicts a detail flowchart of operation **2022** of Figure **5** performing generating the user stimulus output stream from the received user input state and from the default map included in the locale identification in accordance with certain embodiments.

Arrow **3750** directs the flow of execution from starting operation **2022** to operation **3752**. Operation **3752** performs generating the user stimulus output stream from the received user input state and from the default map included in the locale identification. Arrow **3754** directs execution from operation **3752** to operation **3756**. Operation **3756** terminates the operations of this flowchart.

Figure **53A** depicts a detail flowchart of operation **2000** of Figure **5** performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments.

Arrow **3770** directs the flow of execution from starting operation **2000** to operation **3772**. Operation **3772** performs maintaining a user input history collection comprised of at least one user input history bin. Arrow **3774** directs execution from operation **3772** to operation **3776**. Operation **3776** terminates the operations of this flowchart.

Figure **53B** depicts a detail flowchart of operation **3772** of Figure **53A** further performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments.

Arrow **3790** directs the flow of execution from starting operation **3772** to operation **3792**. Operation **3792** performs reviewing the received user input state to select a first of the user input history bins of the user input history collection. Arrow **3794** directs execution from operation **3792** to operation **3796**. Operation **3796** performs modifying the first user input history bin of the user input history collection based upon the received user input state. Arrow **3798** directs execution from operation **3796** to operation **3800**. Operation **3800** terminates the operations of this flowchart.

Figure **54** depicts a displayed user output stream on a user video screen **5000** indicating **5120** that the user should enter a PIN number, which will be displayed in region **5110**, in accordance with certain embodiments.

Figure **55** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5200** and an advertising region **5240**, in accordance with certain embodiments.

Transaction region **5200** comprises a user identified response **5210** and a selection list of financial access mechanisms and mercantile transactions including quick cash **5220**, get cash **5222**, deposit **5224**, transfer **5226**, balances **5228**, buy stamps **5230** and what's new **5232**. There is a cancel region **5234** in the transaction region **5200**. Each of the selection list regions and the cancel region represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Advertising region **5240** includes an advertising message, advertisement picture and Logo **5242**. Note that advertising region **5240** may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region **5240** representing differing mercantile interests.

As used herein, a mercantile interest includes but is not limited to organizations considered for profit by their national or regional tax boards. Mercantile organizations include but are not limited to religious organizations advertising gambling events, such as bingo games, humanitarian organizations advertising for food and clothing for disaster victims, political parties advertising political candidates for upcoming elections, to name just a few examples.

Note that in certain embodiments, the background of region **5200** and/or **5240** may include motion video. In certain embodiments, specific components of region **5200** and/or **5240** may include motion video.

Figure **56** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5300** and an advertising region **5360**, in accordance with certain embodiments.

Transaction region **5300** comprises a selection list of financial access mechanisms and mercantile transactions including checking **5330**, saving **5332**, MMA/MRA **5334**, Credit Card **5326**, Credit Line **5328**, Investment **5340** and Other **5342**. There is an amount button region **5350**, which activates a pull down selection menu. There is a Back region **5334** and OK region **5322** of the transaction region **5300**. Each of the selection list regions and the Back region and OK region represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Advertising region **5360** includes an advertising message, logo and find out more region **5362**. The find out more region **5362** represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response. Note that advertising region **5360** may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region **5360** representing differing mercantile interests.

Note that in certain embodiments, the background of region **5300** and/or **5360** may include motion video. In certain embodiments, specific components of region **5300** and/or **5360** may include motion video.

Figure **57** depicts a displayed user output stream on a user video screen **5000** indicating an advertising region **5370**, in accordance with certain embodiments.

Advertising region **5370** includes an advertisement **5372**, motion video advertising region **5374**, logo **5376** as well as a cancel region **5380** and an enrollment region **5382**. The find out more region **5372** represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response. Note that advertising region **5370** may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region **5370** representing differing mercantile interests.

Note that in certain embodiments, the background of region **5370** may include motion video. In certain embodiments, multiple specific components of **5370** may include motion video.

Figure **58** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5400** and an advertising region **5410**, in accordance with certain embodiments.

Transaction region **5400** comprises a selection list of financial access mechanisms and mercantile transactions including checking **5430**, saving **5432**, MMA/MRA **5434**, Credit Card **5436**, Credit Line **5438**, Investment **5440** and Other **5442**. There is an amount button region **5450**, which activates a pull down selection menu. There is a Back region **5424** and OK region **5422** of the transaction region **5400**. Each of the selection list regions and the Back region and OK region represents a portion of a touch sensitive membrane

covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Advertising region **5410** includes an advertising message and logo. Note that advertising region **5410** may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region **5410** representing differing mercantile interests.

Note that in certain embodiments, the background of region **5400** and/or **5410** may include motion video. In certain embodiments, specific components of region **5400** and/or **5410** may include motion video.

Figure **59** depicts a displayed user output stream on a user video screen **5000** indicating a transaction status region **5412** and an advertising region **5410** presenting a mercantile offer to contract, in accordance with certain embodiments.

Advertising region **5410** includes an advertising motion video region **5430** including an advertising message, logo **5432** and a user acceptance region **5420**. Note that advertising region **5410** may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region **5410** representing differing mercantile interests.

Note that in certain embodiments, the background of region **5412** and/or **5410** may include motion video. In certain embodiments, specific components of region **5412** and/or **5410** may include motion video.

Figure **60** depicts a displayed user output stream on a user video screen **5000** indicating a transaction status region **5512** and an advertising region **5510** showing acknowledgement of the user acceptance of a mercantile offer to contract creating a contract, in accordance with certain embodiments.

Advertising region **5510** includes an advertising motion video region **5530** including a message acknowledging the user acceptance of the mercantile offer to contract and logo **5532**. This is the point in the interaction in which a contract has been completed. There has been a meeting of minds which reasonably constitutes a commitment between the parties, namely the user as identified by the financial access vending machine and the merchant making the offer as shown in Figure **59**. The user signaled acceptance by pushing the region **5420** of Figure **59**. This screen indicates that the merchant is acknowledging the contract offer and acceptance as shown in Figure **59**.

Note that advertising region **5510** may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region **5510** representing differing mercantile interests.

Note that in certain embodiments, the background of region **5512** and/or **5510** may include motion video. In certain embodiments, specific components of region **5512** and/or **5510** may include motion video.

Figure **61** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5800**, in accordance with certain embodiments.

Transaction region **5800** comprises a selection list of financial access mechanisms and mercantile transactions including Checking **5830**, Saving **5832**, MMA/MRA **5834**, Credit Card **5836**, Credit Line **5838**, Investment **5840** and Other **5842**. The MMA/MRA region **5834** and Credit Line region **5836** are

highlighted in comparison to the other regions just mentioned. Such highlighting may be applied to various regions to indicate availability of the activity associated with the region in certain embodiments.

Transaction region **5800** further comprises an Amount button region **5850**, which when touched, activates a pull down selection menu. Transaction region **5800** further comprises a Back region **5834** and OK region **5822**. Each of the selection list regions and the Back region and OK region represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Note that in certain embodiments, the background of region **5800** may include motion video. In certain embodiments, specific components of region **5800** may include motion video.

Figure **62** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **5900**, in accordance with certain embodiments.

Transaction region **5900** comprises a selection list of financial access transaction amounts including $20 **5920**, $40 **5922**, $60 **5924**, $80 **5926**, $100 **5928**, $200 **5930** and Other **5932**. Transaction region **5900** further comprises a Back region **5934** and OK region **5932**. Transaction region **5900** further comprises a financial transaction selection pull down menu region **5910** indicating the current financial transaction (Checking). Each of the selection list regions, financial transaction selection pull down menu region **5910**, the Back region and OK region represent a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Figure **63** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **6000**, in accordance with certain embodiments.

Transaction region **6000** comprises a financial access transaction amounts pull down menu region **6020** indicating a current amount ($80). Transaction region **6000** further comprises a Back region **6034** and OK region **6032**. Transaction region **6000** further comprises a financial transaction selection pull down menu region **6010** indicating the current financial transaction (Checking). Each of financial access transaction amounts pull down menu region **6020**, financial transaction selection pull down menu region **6010**, the Back region and OK region represent a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Note that in certain embodiments, the background of region **6000** may include motion video. In certain embodiments, specific components of region **6000** may include motion video.

Figure **64** depicts a displayed user output stream on a user video screen **5000** indicating a transaction region **6100**, in accordance with certain embodiments.

Transaction region **6100** comprises a financial access transaction amount entry region **6112** indicating an amount that the user enters through a keypad **6110**. Transaction region **6100** further comprises a Back region **6134** and OK region **6132**. Transaction region **6100** further comprises a financial transaction selection pull down menu region **6120** indicating the current financial transaction (Savings). Each of financial transaction selection pull down menu region **6120**, the Back region and OK region represent a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Note that in certain embodiments, the background of region **6100** may include motion video. In certain embodiments, specific components of region **6100** may include motion video.

Figure **65** depicts a displayed user output stream on a user video screen **5000** indicating a displayed map **6200**, in accordance with certain embodiments.

In certain embodiments, displayed map **6200** is a default map **1476** of Figure **50** showing the location of the financial access vending machine **6210**. In certain further embodiments, locations of various categories of commonly requested services, products and points of interest are further denoted. Displayed maps include legend regions **6230** in certain further embodiments. In certain other further embodiments, specific mercantile interests are denoted **6220**, **6224** (respectively) and described **6234** and **6236** (respectively). Note that in certain embodiments, specific mercantile interests are denoted and/or described based upon an advertising contract between the owner of the financial access vending machine and those mercantile interests.

In certain embodiments, locale identification includes a locale topographical database **1470**, which is used to generate displayed map **6200** and, in certain further embodiments, location legend **6230**. In certain further embodiments, locale identification includes a locale topographical database **1470** and local merchant collection **1480**, which is used to generate displayed map **6200** and, in certain further embodiments, location legend **6230**.

Locale topographical database **1470** is used to create a travel description **6222**, in certain further embodiments. Locale topographical database **1470** and local merchant entry **1486** of local merchant collection **1480** are used to create a travel description **6224**, in certain further embodiments.

Note that in certain embodiments, the background of region **5000** may include motion video. In certain embodiments, specific components of region **5000** may include motion video.

Figure **66** depicts a collection of object families contained in a program operating system residing in accessibly coupled computer memory of at least one computer in a computer system **1000** controlling a financial access vending machine in accordance with certain embodiments.

In certain embodiments, program code segments within core service object family **7000** is responsible for managing the health of the financial access vending machine from both the device and application services perspectives. Program code segments within core service object family **7000** support providing a consistent framework from which systems health of the financial access vending machine can be determined. In certain embodiments, program code segments within core service object family **7000** support monitoring both devices and application services. In certain embodiments, program code segments within core service object family **7000** support detecting problems at both the system and application layers. In certain embodiments, program code segments within core service object family **7000** support providing a reliable reporting mechanism. In certain embodiments, program code segments within core service object family **7000** support providing sufficient security in the case where things do go wrong, or in other words, minimize risk of financial loss and system security.

Communication between core service object family **7000** and ATM director object family **7100** is depicted by arrow **7010**.

In certain embodiments, program code segments within ATM director object family **7100** manage the financial access vending machine. It controls all the other object families shown in this diagram. In certain further embodiments, program code segments within ATM director object family **7100** support flexible interface for any product to be deployed on it. In certain further embodiments, program code segments within ATM director object family **7100** support a central point of communication between all the object families shown in this diagram. In certain further embodiments, program code segments within ATM director object family **7100** support implementation of different business rules regarding advertising and financial access interactions with merchant access mechanisms for contracting.

Communication between ATM director object family **7100** and locale identification object family **7300** is depicted by arrow **7130**.

In certain embodiments, program code segments within locale identification object family **7300** maintain the locale identification of the financial access vending machine. In certain further embodiments, program code segments within locale identification object family **7300** maintain the locale identification including a local user access profile collection of local access profile nodes of the financial access vending machine. In certain further embodiments, program code segments within locale identification object family **7300** maintain the locale identification including a default map of the financial access vending machine. In certain embodiments, program code segments within locale identification object family **7300** maintain the locale identification including motion video sequences of the financial access vending machine. In certain embodiments, program code segments within locale identification object family **7300** maintain the locale identification including advertising information of the financial access vending machine. In certain embodiments, program code segments within locale identification object family **7300** maintain the locale identification including a local merchant collection of merchant entries of the financial access vending machine.

Communication between ATM director object family **7100** and device management object family **7400** is depicted by arrow **7140**.

Communication between core service object family **7000** and device management object family **7400** is depicted by arrow **7040**.

In certain embodiments, program code segments within device management object family **7400** show the interactions with supporting frameworks and the vendor specific interfaces that allow device control. In certain embodiments, program code segments within device management object Family **7400** support multiple vendor-made devices within the financial access vending machine, such as video display interface PC cards, dispenser interfaces, printers and other such devices. In certain embodiments, program code segments within Device management Object Family **7400** support state management to support simultaneous device operations.

Communication between ATM director object family **7100** and financial object family **7200** is depicted by arrow **7140**.

Communication between core service object family **7000** and financial object family **7200** is depicted by arrow **7040**.

In certain embodiments, program code segments within financial object family **7200** support communication and transactions with financial access mechanisms. In certain further embodiments, program code segments within financial object family **7200** support use of Nonstop-Tuxedo, and Nonstop-TS/MP (Transaction Services Massively Parallel) as the middlewares to support the various transactions.

In certain further embodiments, program code segments within financial object family **7200** support secure transactions and maintenance of transactional integrity. In certain further embodiments, program code segments within financial object family **7200** support the ability to do acquired transactions. In certain further embodiments, program code segments within financial object family **7200** support the capability of authorizing a financial access mechanism customer's PIN and access card. In certain further embodiments, program code segments within financial object family **7200** support the ability to do acquired transactions.

In certain further embodiments, program code segments within financial object family **7200** support the ability to do financial transactions (like Withdrawal, Balance Inquiry, Transfer, etc.). In certain further embodiments, program code segments within financial object family **7200** support the ability to log transactions to a vending system server, and to the log on the financial access vending machine. In certain further embodiments, the log is maintained by program code segments of the core services object family **7000**.

In certain further embodiments, program code segments within financial object family **7200** support the ability of creating settlement records for all the financial access vending machine computers.

In certain further embodiments, program code segments within financial object family **7200** support the ability to maintain transaction integrity following a system or component failure. These failures may include software crashes, database failures, and hardware failures such as financial access vending machine cash dispenser jam incidents. In certain further embodiments, program code segments within financial object family **7200** support maintaining consistency and accuracy between financial access vending machine results and the banks financial data stores.

In certain further embodiments, program code segments within financial object family **7200** support the ability to systematically balance the amount of cash, stamps, and various other items that can be dispensed from the dispensers.

In certain further embodiments, program code segments within financial object family **7200** support the ability to send a transaction to the another node for various services provided within the financial framework, when the financial access vending machine communication with the financial access mechanism is impaired. In certain further embodiments, program code segments within financial object family **7200** support the ability to do business resumption.

In certain further embodiments, program code segments within financial object family **7200** support the ability to do multiple transactions and form transaction sets of the various transactions. In certain further embodiments, program code segments within financial object family **7200** support the ability to provide an easy-to-use interface for doing various system management and administration functions.

Figure 67 depicts a simplified system level diagram of the various communicative couplings of financial access vending machines **1000** and financial access mechanisms **8100** including financial access mechanism servers **8110**, merchant access mechanisms **8200**, vending system servers **8000**, and other entities in accordance with certain embodiments.

Each financial access vending machine **1000** communicatively couples **8002** to a communication network **8004**, also communicatively coupled **8006** to vending system server **8000**, in certain embodiments. Each financial access vending machine **1000** communicatively couples **8112** to a financial access mechanism server **8110** via couplings **8002** to **8004** to **8006** to **8114** to financial access mechanism server **8110**, in certain further embodiments. Each financial access vending machine **1000** communicatively couples **8202** to merchant access mechanism **8200** via couplings **8002** to **8004** to **8006** to **8230** to merchant access mechanism **8200**, in certain further embodiments.

Each financial access vending machine **1000** communicatively couples **8102** to a financial access mechanism **8100**, in certain embodiments. Each financial access vending machine **1000** communicatively couples **8112** to financial access mechanism server **8110**, in certain embodiments. Each financial access vending machine **1000** communicatively couples **8202** to merchant access mechanism **8200**, in certain embodiments.

Vending system server **8000** communicatively couples **8302** to web server **8300**, in certain embodiments. Users **8310** communicatively couple **8312** via network **8320** further coupled **8304** to web server **8300**, in certain embodiments. Web server **8300** maintains **8332** a web site **8330**, in certain further embodiments.

In certain further embodiments, users **8310** access (**8312** to **8320** to **8304** through web server **8300** maintaining **8332**) web site **8330** to modify their user profile in the user profile collection **8020** maintained with vending system server **8000** via coupling **8302**.

In certain further embodiments, users **8310** access (**8312** to **8320** to **8304** through web server **8300** maintaining **8332**) web site **8330** transacting business, which modifies their user profile in the user profile collection **8020** maintained with vending system server **8000** via coupling **8302**.

In certain embodiments, secure command and control client **8300** interacts **8302** with vending system server **8000**. In certain further embodiments, secure command and control client **8300** interacts **8302** with vending system server **8000** to direct the maintenance of locale ID collection **8010**. In certain further embodiments, the financial access vending machines **1000** with locale identifications **1400** each access (**8002** to **8004** to **8006**) to update their locale identifications **1400** based upon the locale ID collection **8010**.

In certain further embodiments, secure command and control client **8300** interacts **8302** with vending system server **8000** to direct the maintenance of user profile collection **8020**. In certain further embodiments, the financial access vending machines **1000** with locale identifications **1400** with local user access profile collections **1410** each access (**8002** to **8004** to **8006**) to update their local user access profile collections **1410** based upon the user profile collection **8020**.

In certain other further embodiments, secure command and control client **8300** interacts **8302** with vending system server **8000** to direct the maintenance of user profile collection **8020**. In certain further embodiments, the financial access vending machines **1000** with local user access profile collections **1410** each access (**8002** to **8004** to **8006**) to update their local user access profile collections **1410** based upon the user profile collection **8020**.

As used herein in networks refer to communications systems comprised of at least one physical transport layer and supporting at least one messaging protocol. Note that the messaging protocol in most circumstances is transparent to the users. The physical transport layer includes but is not limited to wireless and wireline physical transport layers.

Figure 68 depicts a simplified block diagram of a computer system **1000** to control a financial access vending machine supporting a local user access profile collection in accordance with certain embodiments.

As in Figure 4, computer system **1000** comprises a computer **1100** accessibly coupled **1102** to computer memory **1200**. As used herein a computer system comprises at least one computer accessibly coupled to a computer memory. In certain embodiments, computer system **1000** comprises at least two computers, each with separate accessibly coupled computer memories. In certain embodiments, computer system **1000** comprises at least two computers, each sharing an accessibly coupled computer memory.

As in Figure 4, computer system **1000** further comprises a user identifying interface subsystem **1300** communicatively coupled **1106** with computer **1100**. User identifying subsystem **1300** includes both at least one mechanism presenting a user stimulus output stream to a user and at least one mechanism stimulated by a user to generate a user stimulus input stream. Embodiments of this subsystem will be discussed in greater detail later. User identifying interface subsystem **1300** can gather information sufficient to adequately identify the user for purposes of transacting financial and mercantile exchanges and agreements. In certain further embodiments, user identifying interface subsystem **1300** further provides the user with mercantile offers, selection capability for financial and mercantile transactions and presentation of graphical data including at least one of the collection of presentation maps and motion video.

Unlike Figure 4, computer system **1000** further comprises local user access profile collection **1410** communicatively coupled **1140** with computer **1100**. In certain embodiments, local user access profile collection **1410** contains an encapsulated system component coupled by an internal communication transport layer **1140** to computer **1100**. Such an internal communication transport layer **1140** may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer **1140** includes an

optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board. In certain further embodiments, local user access profile collection **1410** encapsulated system component further contains nonvolatile memory. In certain further embodiments, local identification **1410** encapsulated system component contains writable nonvolatile memory. In certain further embodiments, at least a part of the nonvolatile memory of local user access profile collection **1410** encapsulated system component is organized and accessed as a file management system. In certain other further embodiments, local user access profile collection **1410** encapsulated system component contains write-once nonvolatile memory.

In certain embodiments, local user access profile collection **1410** resides in part of computer memory **1200**. In certain further embodiments, local identification **1410** resides in a portion of at least one nonvolatile memory component of computer memory **1200**. In certain further embodiments, local user access profile collection **1410** is organized and accessed **1140** as a file management system.

In certain embodiments, communicative coupling **1140** between local identification **1410** and computer **1100** employs coding technology. In certain further embodiments, communicative coupling **1140** employs distinct coding technologies depending upon whether the computer **1100** is performing reading or writing access of local user access profile collection **1410**. Coding technology as used herein will refer to error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies.

The financial access vending machine is controlled by the computer system **1000** executing a program operating system of program code segments residing in the accessibly coupled computer memory of at least one of the computers of the computer system.

In certain embodiments, locale identification **1400** includes **1402** local user access profile collection **1410** which in turn contains **1412** local access profile node **1420**.

In certain further embodiments, local access profile node **1420** contains **1432** a textual presentation content **1430**.

In certain other further embodiments, local access profile node **1420** contains **1442** a graphical presentation content **1440**.

In certain further embodiments, local access profile node **1420** contains **1432** graphical presentation content **1440**, which in turn contains **1452** motion video content presentation **1450**.

In certain further embodiments, local access profile node **1420** contains **1462** a synchronized audio sequence **1460**. In certain embodiments, the synchronization of the synchronized audio sequence **1460** is based upon local access profile node **1420**. In certain further embodiments, the synchronization of the synchronized audio sequence **1460** is based upon graphical presentation content **1440** as whole. In certain further embodiments, the synchronization of the synchronized audio sequence **1460** is based upon motion video content presentation **1450**. In certain other embodiments, the synchronization of the synchronized audio sequence **1460** is based upon textual presentation content **1430**.

In certain further embodiments, local access profile node **1420** contains more than one synchronized audio sequence.

In certain further embodiments, local access profile node **1420** contains **1432** graphical presentation content **1440**, containing more than one motion video content presentation.

In certain embodiments local access profile node **1420** contains more than one graphical presentation content.

In certain other further embodiments, local user access profile collection **1410** contains **1414** a second local access profile node **1422**. Additionally, local access profile node **1420** contains **1472** a link **1470** referencing **1474** the second local access profile node **1422**. In certain further embodiments, local user access profile collection **1410** contains a third local access profile node, and local access profile node **1420** contains a second link, referencing the third local access profile node. In certain further embodiments, a local access profile node may contain more than two links referencing other local access profile nodes, which may or may not all be distinct local access profile nodes.

Figure **69** depicts a flowchart performing a method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and the user financial access vending machine communicatively coupled to a merchant access mechanism in accordance with certain embodiments.

Operation **3810** starts the operations of this flowchart. Arrow **3812** directs the flow of execution from operation **3810** to operation **3814**. Operation **3814** performs the identified user operated financial access vending machine receiving an offer message sent by the merchant access mechanism to create a received offer message. Arrow **3816** directs execution from operation **3814** to operation **3818**. Operation **3818** performs the user financial access vending machine sending the financial access mechanism a financial acceptance request message based upon the received offer message and based upon an acceptance action of the identified user recognized by the financial access vending machine. Arrow **3820** directs execution from operation **3818** to operation **3822**. Operation **3822** performs the user financial access vending machine receiving a financial message from the financial access mechanism a received acceptance response financial message based upon the received offer message. Arrow **3824** directs execution from operation **3822** to operation **3826**. Operation **3826** performs the merchant access mechanism receiving an offer acceptance message based upon the received acceptance response financial message to create a contract. Arrow

3828 directs execution from operation 3826 to operation 3830. Operation 3830 terminates the operations of this flowchart.

Figure 70A depicts a detail flowchart of operation 3826 of Figure 69 performing the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access vending machine in accordance with certain embodiments.

Arrow 3850 directs the flow of execution from starting operation 3826 to operation 3852. Operation 3852 performs the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access vending machine. Arrow 3854 directs execution from operation 3852 to operation 3856. Operation 3856 terminates the operations of this flowchart.

Figure 70B depicts a detail flowchart of operation 3810 of Figure 69 performing the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message in accordance with certain embodiments.

Arrow 3870 directs the flow of execution from starting operation 3810 to operation 3872. Operation 3872 performs the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message. Arrow 3874 directs execution from operation 3872 to operation 3876. Operation 3876 terminates the operations of this flowchart.

Figure 70C depicts a detail flowchart of operation 3872 of Figure 70B performing displaying the received offer acceptance acknowledgement message to create a confirmed contract message to the identified user in accordance with certain embodiments.

Arrow 3890 directs the flow of execution from starting operation 3872 to operation 3892. Operation 3892 performs displaying the received offer

acceptance acknowledgement message to create a confirmed contract message to the identified user. Arrow **3894** directs execution from operation **3892** to operation **3896**. Operation **3896** terminates the operations of this flowchart.

A build process generates such program operating systems for the financial access vending machine and a separate program operating system to reside on one or more vending machine server computers is described as follows:

Step 1: These control program operating systems include a realtime operating system interface module, which provide access to the realtime operating system tools residing on the relevant computer(s), as well as several modules which are optimally arranged as previously disclosed above.

Step 2: The various modules are often translated from source language descriptions of their activities to an appropriate compiled or assembled format, which may include relocatable loader formats of native code, compressed data formats of images and image sequences, audio sequences as well as interpreted byte code languages such as used for JAVA.

Step 3: Further included in the build process are modules to initialize and run the various peripheral IO systems involved, organized about the object families discussed.

Step 4: Once the modules have been integrated into a prototype implementation, an implementation verification process is performed, which confirms basic operational functionality of the integrated modules.

Step 5: If problems are found in the basic functionality, the responsible source code modules are identified and modified. After which the build process proceeds to step 2 above.

Step 6: Once the basic functionality has been confirmed, a preliminary, experimental deployment of the program operating system is done where real users may interact at a few controlled experimental sites.

Step 7: These experimental sites are monitored and when the performance reaches a point of sufficient reliability, the build process of the program operating system is considered finished.

The preceding embodiments have been provided by way of example and are not meant to constrain the scope of the following claims.

Claims

1. A method of controlling a vending machine containing a user identifying interface subsystem and a locale identification based upon said locale identification, comprising the steps of:

receiving a user stimulus input stream from said user identifying interface subsystem to create a received user input state;

generating a user stimulus output stream from said received user input state and from said locale identification including a local user access profile collection; and

sending said user stimulus output stream to said user identifying interface subsystem.

2. A method as recited in Claim 1,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a user navigation input; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input.

3. A method as recited in Claim 2,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a financial access mechanism reference.

4. A method as recited in Claim 3, further comprising the step of:

activating said financial access mechanism reference to create an activated financial access mechanism.

5. A method as recited in Claim 4,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a user identification; and

wherein activating said financial access mechanism reference to create said activated financial access mechanism is further comprised of the step of:

activating said financial access mechanism reference based upon said user identification to create an activated financial access mechanism.

6. A method as recited in Claim 5,

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification.

7. A method as recited in Claim 6, further comprising the step of:

maintaining said locale identification.

8. A method as recited in Claim 7, further comprising the step of:

receiving from said activated financial access mechanism to create a received financial message; and

sending an outgoing financial message to said activated financial access mechanism.

9. A method as recited in Claim 8,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a financial transaction request message as said outgoing financial message;

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of the step of:

determining a received financial transaction response message type from said received financial message; and

further comprising the step of processing said received financial message to create a financial transaction response when finding said received financial transaction message type of said received financial message.

10. A method as recited in Claim 9,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a merchant access request containing a merchant access identifier; and

further comprising the step of opening a merchant access mechanism based upon said merchant access request containing said merchant access identifier.

11. A method as recited in Claim 10, further comprising the step of:

receiving a merchant offer message from said merchant access mechanism; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

inserting said merchant offer message into said user stimulus output stream.

12. A method as recited in Claim 11,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a confirmation financial response message type from said received financial message; and

further comprising the step of:

generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

sending said user acceptance message to said merchant access mechanism.

13. A method as recited in Claim 12,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a confirmation financial response message type from said received financial message; and

further comprising the step of:,

generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

sending said user acceptance message to said merchant access mechanism.

14. A method as recited in Claim 13, further comprising the step of:

receiving an acknowledgement message of said user acceptance message from said merchant access mechanism to create a received acknowledgement message of said user acceptance message; and

creating a financial acknowledgement message based upon said received acknowledgement message of said user acceptance message as said outgoing financial message.

15. A method as recited in Claim 14,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

further comprising the step of::

creating a dispenser command based upon said received acknowledgement message of said user acceptance message; and

operating said dispenser subsystem based upon said dispenser command.

16. A method as recited in Claim 15,

wherein said dispenser subsystem is comprised of a certificate dispenser controlled by a certificate dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

17. A method as recited in Claim 15,

wherein said dispenser subsystem is comprised of a money dispenser controlled by a money dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

18. A method as recited in Claim 10,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

further comprising operating said dispenser system based upon receiving a merchant dispenser command message further comprising the step of::

receiving said merchant dispenser command message from said merchant access mechanism to create a received merchant dispenser command message;

creating a merchant dispenser command based upon said received merchant dispenser command message; and

operating said dispenser subsystem based upon said merchant dispenser command.

19. A method as recited in Claim 18,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining an approval response message type of a dispenser command permission message from said received financial message; and

wherein creating a merchant dispenser command based upon said received merchant dispenser command message is further comprised of the step of:

creating said dispenser command permission message as said outgoing financial message; and

creating said merchant dispenser command based upon said received merchant dispenser command message and based upon said approval response message type of said dispenser command permission message from said received financial message.

20. A method as recited in Claim 8,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a local user access profile maintenance message type from said received financial message; and

wherein maintaining said locale identification including said local user access profile collection of at least one local access profile node is further comprised of the step of:

maintaining said local user access profile collection based upon said local user access profile maintenance message type of said received financial message.

21. A method as recited in Claim 8,

wherein said financial access vending machine further contains a dispenser subsystem; and

further comprising the step of:,

creating a dispenser command; and

operating said dispenser subsystem based upon said dispenser command.

22. A method as recited in Claim 21,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a dispenser command option message type from said received financial message; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said dispenser command option message type of said received financial message.

23. A method as recited in Claim 22,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a user dispenser option command; and

wherein creating said dispenser command is comprised of the step of:

creating said dispenser command based upon said user dispenser option command.

24. A method as recited in Claim 21,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a dispenser command message type from said received financial message; and

wherein creating said dispenser command is further comprised of the step of:

creating said dispenser command based upon said dispenser command message type from said received financial message.

25. A method as recited in Claim 7,

wherein maintaining said locale identification is further comprised of the step of:

maintaining said locale identification based upon said activated financial access mechanism.

26. A method as recited in Claim 25,

wherein maintaining said locale identification is further comprised of the step of:

maintaining said locale identification based upon said activated financial access mechanism and based upon said user identification.

27. A method as recited in Claim 7,

wherein maintaining said locale identification is further comprised of the step of:

maintaining said locale identification based upon said user identification.

28. A method as recited in Claim 7,

wherein maintaining said locale identification is further comprised of the step of:

creating a first local access profile node in said local user access profile collection included in said locale identification.

29. A method as recited in Claim 7,

wherein maintaining said locale identification is further comprised of the step of:

deleting a first local access profile node from said local user access profile collection included in said locale identification.

30. A method as recited in Claim 7,

wherein maintaining said locale identification is further comprised of the step of:

modifying a first local access profile node in said local user access profile collection included in said locale identification.

31. A method as recited in Claim 7,

wherein a first of said local access profile nodes in said local user access profile collection included in said locale identification contains a textual presentation content; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification is further comprised of the step of:

selecting said first local access profile node in said local user access profile collection included in said locale identification as a presentation node; and

generating said user stimulus output stream from said received user input state and from said textual presentation content of said presentation node.

32. A method as recited in Claim 7,

wherein a first of said local access profile nodes in said local user access profile collection contains a graphical presentation content;

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

selecting said first local access profile node in said local user access profile collection as a presentation node; and

generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node.

33. A method as recited in Claim 32,

wherein said graphics presentation content of said first local access profile node in said local user access profile collection further contains a motion video presentation content; and

wherein generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said motion video presentation content of said presentation node.

34. A method as recited in Claim 7,

wherein said first local access profile node in said local user access profile collection contains a synchronized audio sequence; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

selecting said first local access profile node in said local user access profile collection as a presentation node; and

generating said user stimulus output stream from said received user input state and from said synchronized audio sequence of said presentation node.

35. A method as recited in Claim 7,

wherein a first of said local access profile nodes in said local user access profile contains a link to a second of said local access profile nodes in said local access profile; and

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state based upon said first local access profile node containing said link to said second local access profile node to create a user node selection; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user node selection.

36. A method as recited in Claim 6,

further comprising the step of:,

maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of said local user access profile collection; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification and based upon said presentation node collection.

37. A method as recited in Claim 36,

wherein said user navigation input belongs to a user navigation command collection comprising at least one member of the collection comprising a select node command, a remove node command and a reset node list command; and

wherein maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node

of said local user access profile collection is comprised of the step of: at least one of the collection comprised of the step of:

selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

38. A method as recited in Claim 37,

wherein maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of the step of:

selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

39. A method as recited in Claim 5,

wherein said user identifying interface subsystem is comprised of a user presentation subsystem and a user response subsystem;

wherein sending said user stimulus output stream to said user identifying interface subsystem is comprised of the step of:

sending said user stimulus output stream to said user presentation subsystem; and

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving a user stimulus input stream from said user response subsystem to create said received user input state.

40. A method as recited in Claim 39,

wherein said user presentation subsystem is comprised of a user video subsystem;

wherein said user stimulus output stream is comprised of a user video output stream; and

wherein sending said user stimulus output stream to said user identifying interface subsystem is comprised of the step of:

sending said user video output stream to said user video subsystem.

41. A method as recited in Claim 39,

wherein said user response subsystem is comprised of a user tactile input subsystem;

wherein receiving said user stimulus input stream from said user response subsystem to create said received user input state is comprised of the step of:

receiving said user tactile input stream from said user tactile input subsystem to create a received user tactile input state; and

wherein processing said received user input state to create said user identification is comprised of the step of:

processing said received user tactile input state to create a user identification state.

42. A method as recited in Claim 41,

wherein processing said received user input state to create said user identification is further comprised of the step of:

sending a financial identification confirmation request message based upon said user identification state to said activated financial access mechanism to create a sent financial identification confirmation request message;

receiving from said activated financial access mechanism a financial identification confirmation message responding to said sent financial identification confirmation request message to create a received financial identification confirmation message; and

processing said received financial identification confirmation message to create said user identification.

43. A method as recited in Claim 41,

wherein said user identifying interface subsystem is comprised of a user tactile input subsystem; and

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving a user tactile input stream from said user tactile input subsystem to create a user tactile input state.

44. A method as recited in Claim 43,

wherein said user tactile input subsystem is comprised of a user touch keypad subsystem; and

wherein receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of the step of:

receiving a user touch keypad input state from said user touch keypad input subsystem.

45. A method as recited in Claim 43,.

wherein said user tactile input subsystem is comprised of a user handprint sensor subsystem; and

wherein receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of the step of:

receiving a user handprint sensor input state from said user handprint sensor subsystem.

46. A method as recited in Claim 43,

wherein said user tactile input subsystem is comprised of a user retinal sensor subsystem; and

wherein receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of the step of:

receiving a user retinal sensor input state from said user retinal sensor subsystem.

47. A method as recited in Claim 39,

wherein said user response subsystem is comprised of a user photographic sensor subsystem; and

wherein receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of the step of:

receiving a user photographic sensor input state from said user photographic sensor subsystem.

48. A method as recited in Claim 39,

wherein said user response subsystem is comprised of a user acoustic sensor subsystem; and

wherein receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of the step of:

receiving a user acoustic sensor input stream from said user acoustic sensor subsystem to create a user acoustic sensor input state.

49. A method as recited in Claim 4,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein activating said financial access mechanism reference to create said activated financial access mechanism is comprised of the step of:

making a financial access mechanism reference message based upon said financial access mechanism reference and said access card input state; and

using said financial access mechanism reference message to create said activated financial access mechanism.

50. A method as recited in Claim 49,

wherein using said financial access mechanism reference message to create said activated financial access mechanism is comprised of the step of:

sending said financial access mechanism reference message to a financial access server;

receiving a financial access mechanism activation confirmation message from said financial access server; and

processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

51. A method as recited in Claim 49,

wherein using said financial access mechanism reference message to create said activated financial access mechanism is comprised of the step of:

sending said financial access mechanism reference message to a vending system server;

receiving a financial access mechanism activation confirmation message from said vending system server; and

processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

52. A method as recited in Claim 49,

wherein using said financial access mechanism reference message to create said activated financial access mechanism is comprised of the step of:

sending said financial access mechanism reference message to a financial access card controller;

receiving a financial access mechanism activation confirmation message from said financial access card controller; and

processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

53. A method as recited in Claim 3,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein processing said received user input state to create said financial access mechanism reference is comprised of the step of:

processing said access card input state to create said financial access mechanism reference.

54. A method as recited in Claim 53,

wherein said user identifying interface subsystem is comprised of a user response subsystem;

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving a user response input stream from said user response subsystem to create a received user response state; and

wherein processing said received user input state to create said financial access mechanism reference is comprised of the step of:

processing said access card input state and said received user response state to create said financial access mechanism reference.

55. A method as recited in Claim 54,

wherein generating said user stimulus output stream from said received user input state and from said locale identification is comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification and from said access card input state.

56. A method as recited in Claim 55,

wherein said access card input state is comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choices; and

wherein processing said access card input state and said received user response state to create said financial access mechanism reference is comprised of the step of:

selecting said financial access mechanism reference based upon said financial access mechanism reference choice list of said access card input state and based upon said received user response state.

57. A method as recited in Claim 2,

wherein said locale identification includes a locale topographic database; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification and based upon said user navigation input is further comprised of the step of:

generating said user stimulus output stream from locale identification including said locale topographic database based upon said user navigation input.

58. A method as recited in Claim 57,

wherein said locale identification includes a local merchant collection comprised of at least one local merchant entry containing at least a merchant name, a merchant location; and

wherein generating said user stimulus output stream from said locale identification including said locale topographic database based upon said user navigation input is comprised of the step of:

selecting a first of said local merchant entries of said local merchant collection based upon said user navigation input; and

generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection.

59. A method as recited in Claim 58,

wherein generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection is comprised of the step of:

generating a travel description to said merchant location of said first local merchant entry of said local merchant collection based upon locale identification including said locale topographic database.

60. A method as recited in Claim 1,

wherein said locale identification includes a default map; and

wherein generating a user stimulus output stream from said received user input state and from said locale identification is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said default map included in said locale identification.

61. A method as recited in Claim 1,

further comprising maintaining a user input history collection comprised of at least one user input history bin comprised of the step of:

reviewing said received user input state to select a first of said user input history bins of said user input history collection; and

modifying said first user input history bin of said user input history collection based upon said received user input state.

62. A program operating system for controlling a financial access vending machine containing a computer system comprising at least one computer with accessibly coupled computer memory, a user identifying interface subsystem communicatively coupled with said computer and said computer communicatively coupled to a locale identification comprising:

a program code segment supporting receiving a user stimulus input stream from said user identifying interface subsystem to create a received user input state;

a program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection; and

a program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem.

63. A program operating system as recited in Claim 62,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised:

a program code segment supporting processing said received user input state to create a user navigation input; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input.

64. A program operating system as recited in Claim 63,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial access mechanism reference.

65. A program operating system as recited in Claim 64, further comprising

a program code segment supporting activating said financial access mechanism reference to create an activated financial access mechanism.

66. A program operating system as recited in Claim 65,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

a program code segment supporting processing said received user input state to create a user identification; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is further comprised of the step of:

a program code segment supporting activating said financial access mechanism reference based upon said user identification to create an activated financial access mechanism.

66. A program operating system as recited in Claim 66,

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification.

68. A program operating system as recited in Claim 66, further comprising:

a program code segment supporting maintaining said locale identification.

69. A program operating system as recited in Claim 68, further comprising

a program code segment supporting receiving from said activated financial access mechanism to create a received financial message; and

a program code segment supporting sending an outgoing financial message to said activated financial access mechanism.

70. A program operating system as recited in Claim 69,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial transaction request message as said outgoing financial message;

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a received financial transaction response message type from said received financial message; and

further comprising a program code segment supporting processing said received financial message to create a financial transaction response when finding said received financial transaction message type of said received financial message.

71. A program operating system as recited in Claim 70,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a merchant access request containing a merchant access identifier; and

further comprising a program code segment supporting opening a merchant access mechanism based upon said merchant access request containing said merchant access identifier.

72. A program operating system as recited in Claim 71, further comprising:

a program code segment supporting receiving a merchant offer message from said merchant access mechanism; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting inserting said merchant offer message into said user stimulus output stream.

73. A program operating system as recited in Claim 72,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a confirmation financial response message type from said received financial message; and

further comprising:

a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

a program code segment supporting sending said user acceptance message to said merchant access mechanism.

74. A program operating system as recited in Claim 73,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a confirmation financial response message type from said received financial message; and

further comprising:

a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

a program code segment supporting sending said user acceptance message to said merchant access mechanism.

75. A program operating system as recited in Claim 74, further comprising:

a program code segment supporting receiving an acknowledgement message of said user acceptance message from said merchant access mechanism to create a received acknowledgement message of said user acceptance message; and

a program code segment supporting creating a financial acknowledgement message based upon said received acknowledgement

message of said user acceptance message as said outgoing financial message.

76. A program operating system as recited in Claim 75,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

further comprising:

a program code segment supporting creating a dispenser command based upon said received acknowledgement message of said user acceptance message; and

a program code segment supporting operating said dispenser subsystem based upon said dispenser command.

76. A program operating system as recited in Claim 76,

wherein said dispenser subsystem is comprised of a certificate dispenser controlled by a certificate dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

78. A program operating system as recited in Claim 76,

wherein said dispenser subsystem is comprised of a money dispenser controlled by a money dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

79. A program operating system as recited in Claim 71,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

further comprising:

a program code segment supporting operating said dispenser system based upon receiving a merchant dispenser command message, further comprising:

a program code segment supporting receiving said merchant dispenser command message from said merchant access mechanism to create a received merchant dispenser command message;

a program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message; and

a program code segment supporting operating said dispenser subsystem based upon said merchant dispenser command.

80. A program operating system as recited in Claim 79,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining an approval response message type of a dispenser command permission message from said received financial message; and

wherein said program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message is further comprised of:

a program code segment supporting creating said dispenser command permission message as said outgoing financial message; and

a program code segment supporting creating said merchant dispenser command based upon said received merchant dispenser command message and based upon said approval response message type of said dispenser command permission message from said received financial message.

81. A program operating system as recited in Claim 69,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a local user access profile maintenance message type from said received financial message; and

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said local user access profile collection based upon said local user access profile maintenance message type of said received financial message.

82. A program operating system as recited in Claim 69,

wherein said financial access vending machine further contains a dispenser subsystem; and

further comprising,

a program code segment supporting creating a dispenser command; and

a program code segment supporting operating said dispenser subsystem based upon said dispenser command.

83. A program operating system as recited in Claim 82,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command option message type from said received financial message; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said dispenser command option message type of said received financial message.

84. A program operating system as recited in Claim 83,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

a program code segment supporting processing said received user input state to create a user dispenser option command; and

wherein said program code segment supporting creating said dispenser command is comprised of:

a program code segment supporting creating said dispenser command based upon said user dispenser option command.

85. A program operating system as recited in Claim 82,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command message type from said received financial message; and

wherein said program code segment supporting creating said dispenser command is further comprised of:

a program code segment supporting creating said dispenser command based upon said dispenser command message type from said received financial message.

86. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism.

86. A program operating system as recited in Claim 86,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism and based upon said user identification.

88. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said user identification.

89. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting creating a first local access profile node in said local user access profile collection included in said locale identification.

90. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting deleting a first local access profile node from said local user access profile collection included in said locale identification.

91. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting modifying a first local access profile node in said local user access profile collection included in said locale identification.

92. A program operating system as recited in Claim 68,

wherein a first of said local access profile nodes in said local user access profile collection contains a textual presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said textual presentation content of said presentation node.

93. A program operating system as recited in Claim 68,

wherein a first of said local access profile nodes in said local user access profile collection contains a graphical presentation content;

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node.

94. A program operating system as recited in Claim 93,

wherein said graphics presentation content of said first local access profile node in said local user access profile collection further contains a motion video presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said motion video presentation content of said presentation node.

95. A program operating system as recited in Claim 68,

wherein said first local access profile node in said local user access profile collection contains a synchronized audio sequence; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said synchronized audio sequence of said presentation node.

96. A program operating system as recited in Claim 68,

wherein a first of said local access profile nodes in said local user access profile contains a link to a second of said local access profile nodes in said local access profile; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state based upon said first local access profile node containing said link to said second local access profile node to create a user node selection; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user node selection.

96. A program operating system as recited in Claim 66,

further comprising,

a program code segment supporting maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of said local user access profile collection; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification and based upon said presentation node collection.

98. A program operating system as recited in Claim 96,

wherein said user navigation input belongs to a user navigation command collection comprising a select node command, a remove node command and a reset node list command; and

wherein said program code segment supporting maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of at least one of the collection comprised of:

a program code segment supporting selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

a program code segment supporting removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

a program code segment supporting resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

99. A program operating system as recited in Claim 98,

wherein said program code segment supporting maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of:

a program code segment supporting selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

a program code segment supporting removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

a program code segment supporting resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said

associated local access profile node when said user navigation input includes said reset node list command.

100. A program operating system as recited in Claim 66,

wherein said user identifying interface subsystem is comprised of a user presentation subsystem and a user response subsystem;

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user stimulus output stream to said user presentation subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user stimulus input stream from said user response subsystem to create said received user input state.

101. A program operating system as recited in Claim 100,

wherein said user presentation subsystem is comprised of a user video subsystem;

wherein said user stimulus output stream is comprised of a user video output stream; and

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user video output stream to said user video subsystem.

102. A program operating system as recited in Claim 100,

wherein said user response subsystem is comprised of a user tactile input subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said received user input state is comprised of:

a program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create a received user tactile input state; and

wherein said program code segment supporting processing said received user input state to create said user identification is comprised of:

a program code segment supporting processing said received user tactile input state to create a user identification state.

103. A program operating system as recited in Claim 102,

wherein said program code segment supporting processing said received user input state to create said user identification is further comprised of:

a program code segment supporting sending a financial identification confirmation request message based upon said user identification state to said activated financial access mechanism to create a sent financial identification confirmation request message;

a program code segment supporting receiving from said activated financial access mechanism a financial identification confirmation message responding to said sent financial identification confirmation request message to create a received financial identification confirmation message; and

a program code segment supporting processing said received financial identification confirmation message to create said user identification.

104. A program operating system as recited in Claim 102,

wherein said user identifying interface subsystem is comprised of a user tactile input subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user tactile input stream from said user tactile input subsystem to create a user tactile input state.

105. A program operating system as recited in Claim 104,

wherein said user tactile input subsystem is comprised of a user touch keypad subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user touch keypad input state from said user touch keypad input subsystem.

106. A program operating system as recited in Claim 104,

wherein said user tactile input subsystem is comprised of a user handprint sensor subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user handprint sensor input state from said user handprint sensor subsystem.

106. A program operating system as recited in Claim 104,

wherein said user tactile input subsystem is comprised of a user retinal sensor subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user retinal sensor input state from said user retinal sensor subsystem.

108. A program operating system as recited in Claim 100,

wherein said user response subsystem is comprised of a user photographic sensor subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user photographic sensor input state from said user photographic sensor subsystem.

109. A program operating system as recited in Claim 100,

wherein said user response subsystem is comprised of a user acoustic sensor subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user acoustic sensor input stream from said user acoustic sensor subsystem to create a user acoustic sensor input state.

110. A program operating system as recited in Claim 65,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is comprised of:

a program code segment supporting making a financial access mechanism reference message based upon said financial access mechanism reference and said access card input state; and

a program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism.

111. A program operating system as recited in Claim 110,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a financial access server;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access server; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

112. A program operating system as recited in Claim 110,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a vending system server;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said vending system server; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

113. A program operating system as recited in Claim 110,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a financial access card controller;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access card controller; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

114. A program operating system as recited in Claim 64,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state to create said financial access mechanism reference.

115. A program operating system as recited in Claim 114,

wherein said user identifying interface subsystem is comprised of a user response subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user response input stream from said user response subsystem to create a received user response state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference.

116. A program operating system as recited in Claim 115,

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification is comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and from said access card input state.

116. A program operating system as recited in Claim 116,

wherein said access card input state is comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choices; and

wherein said program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference is comprised of:

a program code segment supporting selecting said financial access mechanism reference based upon said financial access mechanism reference choice list of said access card input state and based upon said received user response state.

118. A program operating system as recited in Claim 63,

wherein said locale identification includes a locale topographic database; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and based upon said user navigation input is further comprised of:

a program code segment supporting generating said user stimulus output stream from locale identification including said locale topographic database based upon said user navigation input.

119. A program operating system as recited in Claim 118,

wherein said locale identification includes a local merchant collection comprised of at least one local merchant entry containing at least a merchant name, a merchant location; and

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said user navigation input is comprised of:

a program code segment supporting selecting a first of said local merchant entries of said local merchant collection based upon said user navigation input; and

a program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection.

120. A program operating system as recited in Claim 119,

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection is comprised of:

a program code segment supporting generating a travel description to said merchant location of said first local merchant entry of said local merchant collection based upon locale identification including said locale topographic database.

121. A program operating system as recited in Claim 62,

wherein said locale identification includes a default map; and

wherein said program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said default map included in said locale identification.

122. A program operating system as recited in Claim 62,

further comprising a program code segment supporting maintaining a user input history collection comprised of at least one user input history bin comprised of:

a program code segment supporting reviewing said received user input state to select a first of said user input history bins of said user input history collection; and

a program code segment supporting modifying said first user input history bin of said user input history collection based upon said received user input state.

123. A financial access vending machine supporting a local user access profile collection of at least one local access profile node based upon a locale identification comprising

a computer system further comprising at least one computer with accessibly coupled computer memory; a user identifying interface subsystem communicatively coupled with said computer; and said locale identification communicatively coupled with said computer; and

wherein said financial access vending machine is controlled by said computer system executing a program operating system of program code segments residing in said accessibly coupled computer memory of at least one of said computers of said computer system comprising

a program code segment supporting receiving a user stimulus input stream from said user identifying interface subsystem to create a received user input state;

a program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection; and

a program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem.

124. An apparatus as recited in Claim 123,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a user navigation input; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input.

125. An apparatus as recited in Claim 124,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial access mechanism reference.

126. An apparatus as recited in Claim 125,

wherein said program operating system is further comprised of:

a program code segment supporting activating said financial access mechanism reference to create an activated financial access mechanism.

127. An apparatus as recited in Claim 126,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a user identification; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is further comprised of:

a program code segment supporting activating said financial access mechanism reference based upon said user identification to create an activated financial access mechanism.

128. An apparatus as recited in Claim 127,

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification.

129. An apparatus as recited in Claim 128,

wherein said program operating system is further comprised of:

a program code segment supporting maintaining said locale identification.

130. An apparatus as recited in Claim 129,

wherein said program operating system is further comprised of:

a program code segment supporting receiving from said activated financial access mechanism to create a received financial message; and

a program code segment supporting sending an outgoing financial message to said activated financial access mechanism.

131. An apparatus as recited in Claim 130,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial transaction request message as said outgoing financial message;

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a received financial transaction response message type from said received financial message; and

wherein said program operating system is further comprised of:

a program code segment supporting processing said received financial message to create a financial transaction response when finding said received financial transaction message type of said received financial message.

132. An apparatus as recited in Claim 131,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a merchant access request containing a merchant access identifier; and

wherein said program operating system is further comprised of:

a program code segment supporting opening a merchant access mechanism based upon said merchant access request containing said merchant access identifier.

133. An apparatus as recited in Claim 132,

wherein said program operating system is further comprised of:

a program code segment supporting receiving a merchant offer message from said merchant access mechanism; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting inserting said merchant offer message into said user stimulus output stream.

134. An apparatus as recited in Claim 133,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a confirmation financial response message type from said received financial message; and

wherein said program operating system is further comprised of:

a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

a program code segment supporting sending said user acceptance message to said merchant access mechanism.

135. An apparatus as recited in Claim 134,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a confirmation financial response message type from said received financial message; and

wherein said program operating system is further comprised of:

a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

a program code segment supporting sending said user acceptance message to said merchant access mechanism.

136. An apparatus as recited in Claim 135,

wherein said program operating system is further comprised of:

a program code segment supporting receiving an acknowledgement message of said user acceptance message from said merchant access mechanism to create a received acknowledgement message of said user acceptance message; and

a program code segment supporting creating a financial acknowledgement message based upon said received acknowledgement message of said user acceptance message as said outgoing financial message.

137. An apparatus as recited in Claim 136,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

wherein said program operating system is further comprised of:

a program code segment supporting creating a dispenser command based upon said received acknowledgement message of said user acceptance message; and

a program code segment supporting operating said dispenser subsystem based upon said dispenser command.

138. An apparatus as recited in Claim 137,

wherein said dispenser subsystem is comprised of a certificate dispenser controlled by a certificate dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

139. An apparatus as recited in Claim 137,

wherein said dispenser subsystem is comprised of a money dispenser controlled by a money dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

140. An apparatus as recited in Claim 132,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

wherein said program operating system is further comprised of:

a program code segment supporting operating said dispenser system based upon receiving a merchant dispenser command message, further comprising:

a program code segment supporting receiving said merchant dispenser command message from said merchant access mechanism to create a received merchant dispenser command message;

a program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message; and

a program code segment supporting operating said dispenser subsystem based upon said merchant dispenser command.

141. An apparatus as recited in Claim 140,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining an approval response message type of a dispenser command permission message from said received financial message; and

wherein said program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message is further comprised of:

a program code segment supporting creating said dispenser command permission message as said outgoing financial message; and

a program code segment supporting creating said merchant dispenser command based upon said received merchant dispenser command message and based upon said approval response message type of said dispenser command permission message from said received financial message.

142. An apparatus as recited in Claim 130,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a local user access profile maintenance message type from said received financial message; and

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said local user access profile collection based upon said local user access profile maintenance message type of said received financial message.

143. An apparatus as recited in Claim 130,

wherein said financial access vending machine further contains a dispenser subsystem; and

wherein said program operating system is further comprised of:

a program code segment supporting creating a dispenser command; and

a program code segment supporting operating said dispenser subsystem based upon said dispenser command.

144. An apparatus as recited in Claim 143,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command option message type from said received financial message; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said dispenser command option message type of said received financial message.

145. An apparatus as recited in Claim 144,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a user dispenser option command; and

wherein said program code segment supporting creating said dispenser command is comprised of:

a program code segment supporting creating said dispenser command based upon said user dispenser option command.

146. An apparatus as recited in Claim 143,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command message type from said received financial message; and

wherein said program code segment supporting creating said dispenser command is further comprised of:

a program code segment supporting creating said dispenser command based upon said dispenser command message type from said received financial message.

147. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism.

148. An apparatus as recited in Claim 137,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism and based upon said user identification.

149. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said user identification.

150. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting creating a first local access profile node in said local user access profile collection included in said locale identification.

151. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting deleting a first local access profile node from said local user access profile collection included in said locale identification.

152. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting modifying a first local access profile node in said local user access profile collection included in said locale identification.

153. An apparatus as recited in Claim 129,

wherein a first of said local access profile nodes in said local user access profile collection contains a textual presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said textual presentation content of said presentation node.

154. An apparatus as recited in Claim 129,

wherein a first of said local access profile nodes in said local user access profile collection contains a graphical presentation content;

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node.

155. An apparatus as recited in Claim 154,

wherein said graphics presentation content of said first local access profile node in said local user access profile collection further contains a motion video presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said motion video presentation content of said presentation node.

156. An apparatus as recited in Claim 129,

wherein said first local access profile node in said local user access profile collection contains a synchronized audio sequence; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said synchronized audio sequence of said presentation node.

157. An apparatus as recited in Claim 129,

wherein a first of said local access profile nodes in said local user access profile contains a link to a second of said local access profile nodes in said local access profile; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state based upon said first local access profile node containing said link to said second local access profile node to create a user node selection; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user node selection.

158. An apparatus as recited in Claim 128,

wherein said computer system further comprising

a presentation node collection comprising at least one presentation reference to an associated local access profile node of said local user access profile collection communicatively coupled to said computer; and

wherein said program operating system further comprising,

a program code segment supporting maintaining said presentation node collection; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification and based upon said presentation node collection.

159. An apparatus as recited in Claim 158,

wherein said user navigation input belongs to a user navigation command collection comprising a select node command, a remove node command and a reset node list command; and

wherein said program code segment supporting maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of at least one of the collection comprised of:

a program code segment supporting selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

a program code segment supporting removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

a program code segment supporting resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said

first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

160. An apparatus as recited in Claim 159,

wherein said program code segment supporting maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of:

a program code segment supporting selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

a program code segment supporting removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

a program code segment supporting resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

161. An apparatus as recited in Claim 127,

wherein said user identifying interface subsystem is comprised of a user presentation subsystem and a user response subsystem;

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user stimulus output stream to said user presentation subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user stimulus input stream from said user response subsystem to create said received user input state.

162. An apparatus as recited in Claim 161,

wherein said user presentation subsystem is comprised of a user video subsystem;

wherein said user stimulus output stream is comprised of a user video output stream; and

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user video output stream to said user video subsystem.

163. An apparatus as recited in Claim 161,

wherein said user response subsystem is comprised of a user tactile input subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said received user input state is comprised of:

a program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create a received user tactile input state; and

wherein said program code segment supporting processing said received user input state to create said user identification is comprised of:

a program code segment supporting processing said received user tactile input state to create a user identification state.

164. An apparatus as recited in Claim 163,

wherein said program code segment supporting processing said received user input state to create said user identification is further comprised of:

a program code segment supporting sending a financial identification confirmation request message based upon said user identification state to said activated financial access mechanism to create a sent financial identification confirmation request message;

a program code segment supporting receiving from said activated financial access mechanism a financial identification confirmation message responding to said sent financial identification confirmation request message to create a received financial identification confirmation message; and

a program code segment supporting processing said received financial identification confirmation message to create said user identification.

165. An apparatus as recited in Claim 163,

wherein said user identifying interface subsystem is comprised of a user tactile input subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user tactile input stream from said user tactile input subsystem to create a user tactile input state.

166. An apparatus as recited in Claim 165,

wherein said user tactile input subsystem is comprised of a user touch keypad subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user touch keypad input state from said user touch keypad input subsystem.

167. An apparatus as recited in Claim 165,

wherein said user tactile input subsystem is comprised of a user handprint sensor subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user handprint sensor input state from said user handprint sensor subsystem.

168. An apparatus as recited in Claim 165,

wherein said user tactile input subsystem is comprised of a user retinal sensor subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user retinal sensor input state from said user retinal sensor subsystem.

169. An apparatus as recited in Claim 161,

wherein said user response subsystem is comprised of a user photographic sensor subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user photographic sensor input state from said user photographic sensor subsystem.

170. An apparatus as recited in Claim 161,

wherein said user response subsystem is comprised of a user acoustic sensor subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user acoustic sensor input stream from said user acoustic sensor subsystem to create a user acoustic sensor input state.

171. An apparatus as recited in Claim 126,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is comprised of:

a program code segment supporting making a financial access mechanism reference message based upon said financial access mechanism reference and said access card input state; and

a program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism.

172. An apparatus as recited in Claim 171,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a financial access server;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access server; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

173. An apparatus as recited in Claim 171,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a vending system server;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said vending system server; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

174. An apparatus as recited in Claim 171,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a financial access card controller;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access card controller; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

175. An apparatus as recited in Claim 125,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state to create said financial access mechanism reference.

176. An apparatus as recited in Claim 175,

wherein said user identifying interface subsystem is comprised of a user response subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user response input stream from said user response subsystem to create a received user response state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference.

177. An apparatus as recited in Claim 176,

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification is comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and from said access card input state.

178. An apparatus as recited in Claim 177,

wherein said access card input state is comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choice; and

wherein said program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference is comprised of:

a program code segment supporting selecting said financial access mechanism reference based upon said financial access mechanism reference choice list of said access card input state and based upon said received user response state.

179. An apparatus as recited in Claim 124,

wherein said locale identification includes a locale topographic database; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and based upon said user navigation input is further comprised of:

a program code segment supporting generating said user stimulus output stream from locale identification including said locale topographic database based upon said user navigation input.

180. An apparatus as recited in Claim 179,

wherein said locale identification includes a local merchant collection comprised of at least one local merchant entry containing at least a merchant name, a merchant location; and

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said user navigation input is comprised of:

a program code segment supporting selecting a first of said local merchant entries of said local merchant collection based upon said user navigation input; and

a program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection.

181. An apparatus as recited in Claim 180,

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection is comprised of:

a program code segment supporting generating a travel description to said merchant location of said first local merchant entry of said local merchant collection based upon locale identification including said locale topographic database.

182. An apparatus as recited in Claim 123,

wherein said locale identification includes a default map; and

wherein said program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said default map included in said locale identification.

183. An apparatus as recited in Claim 123,

further comprising a program code segment supporting maintaining a user input history collection comprised of at least one user input history bin comprised of:

a program code segment supporting reviewing said received user input state to select a first of said user input history bins of said user input history collection; and

a program code segment supporting modifying said first user input history bin of said user input history collection based upon said received user input state.

184. An apparatus as recited in Claim 123,

wherein said locale identification resides in said accessibly coupled memory of said computer of said computer system.

185. A financial access vending network supporting financial access vending machines comprised of:

a financial access vending network collection comprising at least one financial access vending machine computer with accessibly coupled computer memory as recited in Claim 123; and

a vending system server computer communicatively coupled to each of said financial access vending machine computers belonging to said financial access network collection and accessibly coupled to a computer memory; and

wherein a program operating system residing in said accessibly coupled computer memory of said vending system server computer is comprised of:

a program code segment supporting communication with each of said financial access vending machine computers belonging to said financial access network collection; and

wherein each program operating system residing in said accessibly coupled computer memory of each of said financial access vending machine computers belonging to said financial access network collection is further comprised of:

a program code segment supporting communication with said vending system server computer.

186. A financial access vending network supporting financial access vending machines as recited in Claim 185,

wherein each program operating system residing in said accessibly coupled computer memory of each of said financial access vending machine computers belonging to said financial access network collection is further comprised of:

a program code segment supporting maintaining said locale identification further comprising

a program code segment support maintaining said locale identification based upon receiving a locale identification maintenance message from said vending system server;

wherein said program operating system residing in said accessibly coupled computer memory of said vending system server computer is further comprised of:

a program code segment directing each of said financial access vending machine computers belonging to said financial access network collection in maintaining said locale identification of said financial access vending machine computer comprised of:

a program code segment creating said locale identification maintenance message for said financial access vending machine computer; and

a program code segment sending said locale identification maintenance message to said financial access vending machine computer.

187. A method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and said user financial access vending machine communicatively coupled to a merchant access mechanism comprising

said identified user operated financial access vending machine receiving an offer message sent by said merchant access mechanism to create a received offer message;

said user financial access vending machine sending said financial access mechanism a financial acceptance request message based upon said received offer message and based upon an acceptance action of said identified user recognized by said financial access vending machine;

said user financial access vending machine receiving a financial message from said financial access mechanism a received acceptance response financial message based upon said received offer message; and

said merchant access mechanism receiving an offer acceptance message based upon said received acceptance response financial message to create a contract.

188. A method of contracting as recited in Claim 187,

wherein said identified user operated financial access vending machine is communicatively coupled to a merchant access mechanism is further comprised of the step of:

said identified user operated financial access vending machine is communicatively coupled via said financial access mechanism to said merchant access mechanism.

189. A method of contracting as recited in Claim 187,

wherein said identified user operated financial access vending machine is communicatively coupled to a merchant access mechanism is further comprised of the step of:

said user identified user operated financial access vending machine is communicatively coupled via a vending system server to said financial access mechanism; and

wherein said identified user operated financial access vending machine is communicatively coupled to said merchant access mechanism is further comprised of the step of:

said identified user operated financial access vending machine communicatively coupled via said vending system server to said financial access mechanism.

190. A method of contracting as recited in Claim 187,

wherein said merchant access mechanism receiving said offer acceptance message based upon said received acceptance response financial message based to create a contract is comprised of the step of:

said merchant access mechanism sending an offer acceptance acknowledgement message based upon said received offer acceptance message to said financial access vending machine.

191. A method of contracting as recited in Claim 190,

further comprising the step of said financial access vending machine receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message.

192. A method of contracting as recited in Claim 191,

wherein said financial access vending machine receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message is comprised of the step of:

displaying said received offer acceptance acknowledgement message to create a confirmed contract message to said identified user.

193. A program operating system supporting contracting between an identified user operating a financial access vending machine computer communicatively coupled to a financial access mechanism computer and said identified user operated financial access vending machine computer communicatively coupled to a merchant access mechanism computer of comprising:

a program code segment supporting said identified user operated financial access vending machine computer receiving an offer message sent by said merchant access mechanism computer to create a received offer message;

a program code segment supporting said user financial access vending machine computer sending said financial access mechanism computer a financial acceptance request message based upon said received offer message and based upon an acceptance action of said identified user recognized by said financial access vending machine computer;

a program code segment supporting said user financial access vending machine computer receiving a financial message from said financial access mechanism computer a received acceptance response financial message based upon said received offer message; and

a program code segment supporting said merchant access mechanism computer receiving an offer acceptance message based upon said received acceptance response financial message to create a contract; and

wherein said program code segments reside on at least one of the collection comprising:

computer readable memory accessibly coupled to said identified user operated financial access machine computer;

computer readable memory accessibly coupled to said financial access mechanism computer; and

computer readable memory accessibly coupled to said merchant access mechanism computer.

194. A program operating system supporting contracting as recited in Claim 193,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer is communicatively coupled via said financial access mechanism computer to said merchant access mechanism computer.

195. A program operating system supporting contracting as recited in Claim 193,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said user identified user operated financial access vending machine computer is communicatively coupled via a vending system server computer to said financial access mechanism computer ; and

wherein said identified user operated financial access vending machine computer is communicatively coupled to said merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer communicatively coupled via said vending system server computer to said financial access mechanism computer.

196. A program operating system supporting contracting as recited in Claim 193,

wherein said program code segment supporting said merchant access mechanism computer receiving said offer acceptance message based upon said received acceptance response financial message based to create a contract is comprised of the step of:

a program code segment supporting said merchant access mechanism computer sending an offer acceptance acknowledgement message based upon said received offer acceptance message to said financial access vending machine computer.

197. A program operating system supporting contracting as recited in Claim 196,

further comprising a program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message.

198. A program operating system supporting contracting as recited in Claim 197,

wherein said program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message is comprised of:

a program code segment supporting displaying said received offer acceptance acknowledgement message to create a confirmed contract message to said identified user.

199. A computer system supporting contracting between a user financial access machine communicatively coupled to a financial access mechanism and said user financial access machine communicatively coupled to a merchant access mechanism comprising

an identified user operating a financial access vending machine computer accessibly coupled to a first computer memory and communicatively coupled to a financial access mechanism computer;

said financial access mechanism computer accessibly coupled to a second computer memory;

said user financial access vending machine computer communicatively coupled to a merchant access mechanism computer; and

said merchant access mechanism computer accessibly coupled to a second computer memory; and

said program operating system further comprising:

a program code segment supporting said identified user operated financial access vending machine computer receiving an offer message sent by said merchant access mechanism computer to create a received offer message; a program code segment supporting said user financial access vending machine computer sending said financial access mechanism computer a financial acceptance request message based upon said received offer message and based upon an acceptance action of said identified user recognized by said financial access vending machine computer;

a program code segment supporting said user financial access vending machine computer receiving a financial message from said financial access

mechanism computer a received acceptance response financial message based upon said received offer message; and

a program code segment supporting said merchant access mechanism computer receiving an offer acceptance message based upon said received acceptance response financial message to create a contract; and

wherein said program code segments reside on at least one of the collection comprising:

computer readable memory accessibly coupled to said identified user operated financial access machine computer;

computer readable memory accessibly coupled to said financial access mechanism computer; and

computer readable memory accessibly coupled to said merchant access mechanism computer.

200. A computer system supporting contracting as recited in Claim 199,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer is communicatively coupled via said financial access mechanism computer to said merchant access mechanism computer.

201. A computer system supporting contracting as recited in Claim 199,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said user identified user operated financial access vending machine computer is communicatively coupled via a vending system server computer to said financial access mechanism computer ; and

wherein said identified user operated financial access vending machine computer is communicatively coupled to said merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer communicatively coupled via said vending system server computer to said financial access mechanism computer.

202. A computer system supporting contracting as recited in Claim 199,

wherein said program code segment supporting said merchant access mechanism computer receiving said offer acceptance message based upon said received acceptance response financial message based and upon said received offer message to create a contract is comprised of:

a program code segment supporting said merchant access mechanism computer sending an offer acceptance acknowledgement message based upon said received offer acceptance message to said financial access vending machine computer.

203. A computer system supporting contracting as recited in Claim 202,

wherein said program operating system is further comprised of:

a program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message.

204. A program operating system supporting contracting as recited in Claim 201,

wherein said program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message is comprised of:

a program code segment supporting displaying said received offer acceptance acknowledgement message to create a confirmed contract message to said identified user.

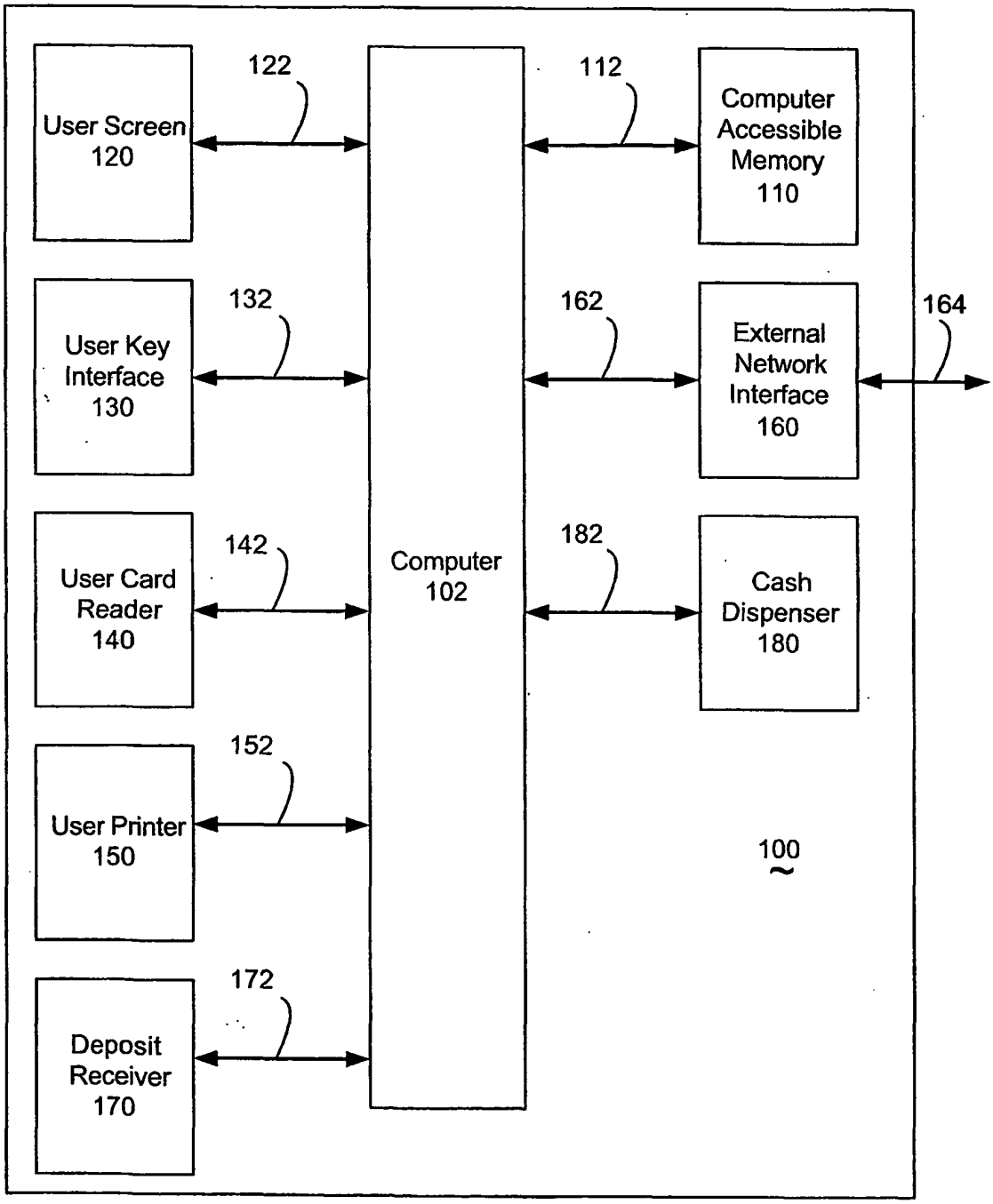

Fig. 1
Prior Art

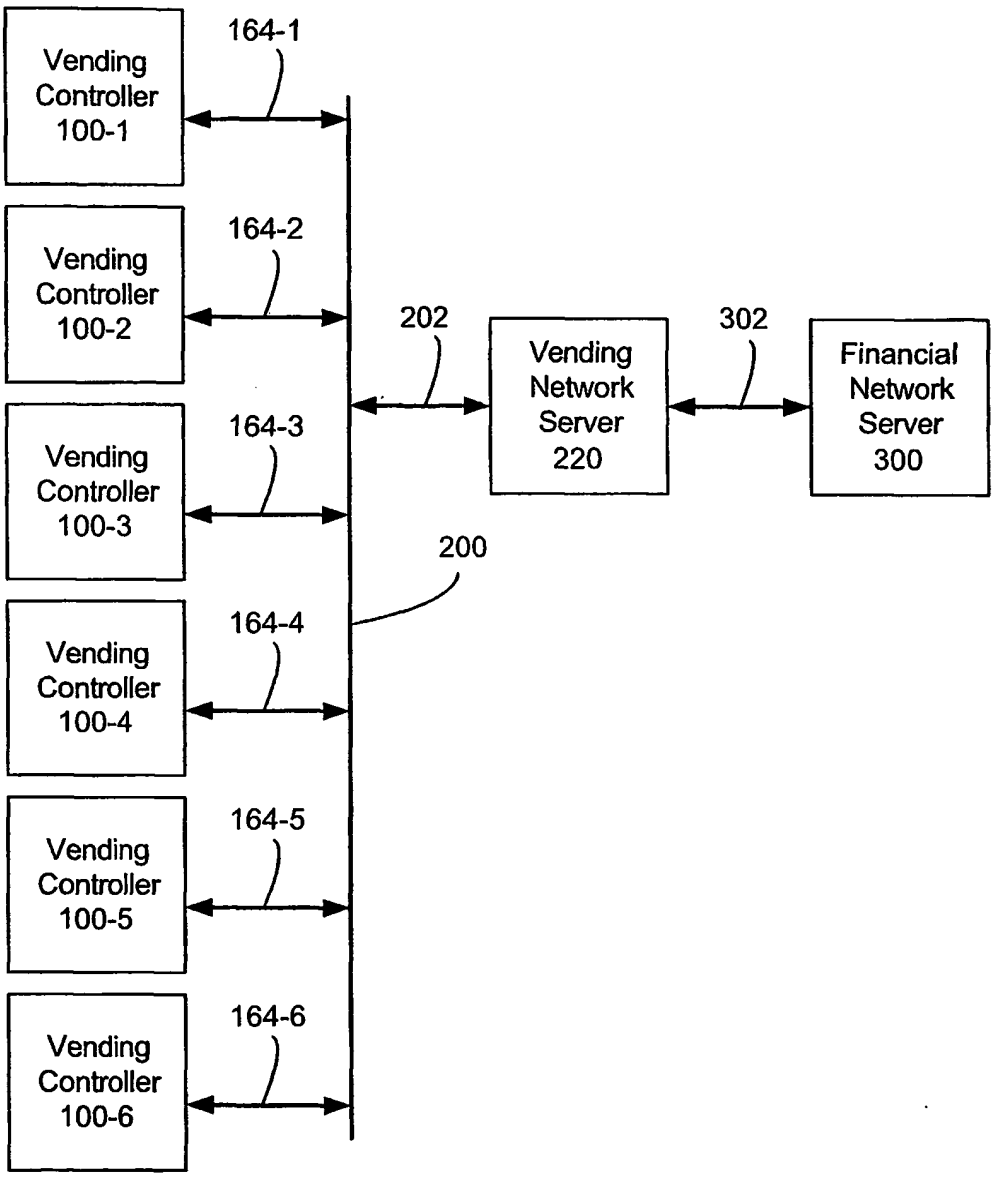

Fig. 2
Prior Art

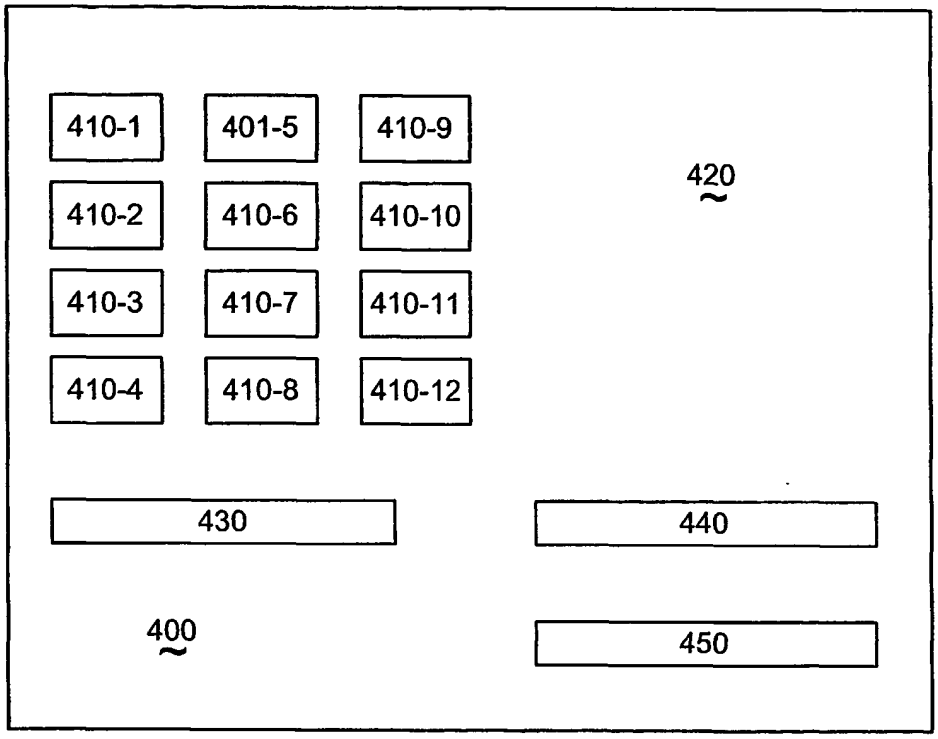

Fig. 3
Prior Art

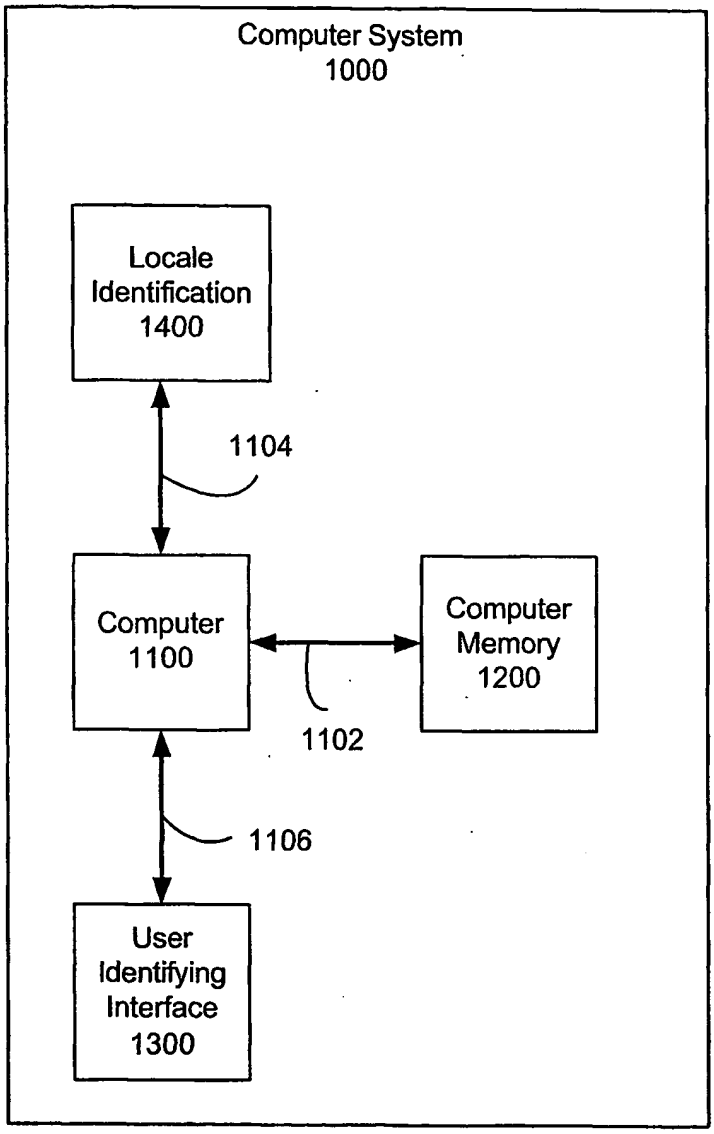
Computer System
1000
Locale
Identification
1400
1104
Computer
1100
Computer
Memory
1200
1102
1106
User
Identifying
Interface
1300

Fig. 4

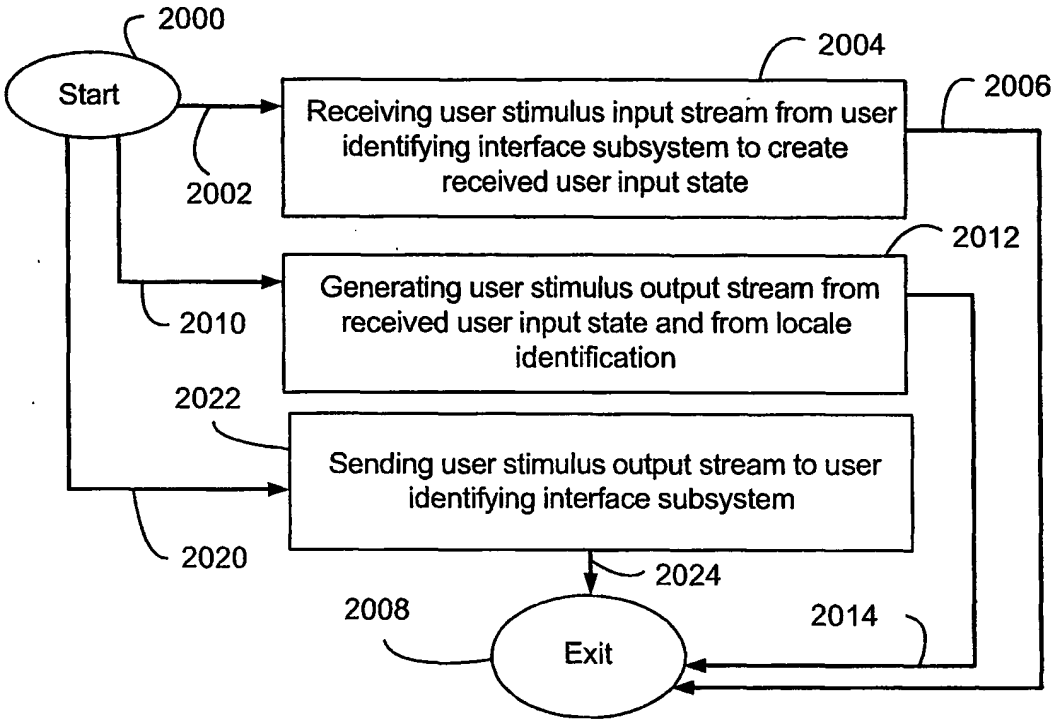
2000
Start
2002
2004
Receiving user stimulus input stream from user identifying interface subsystem to create received user input state
2006
2010
2012
Generating user stimulus output stream from received user input state and from locale identification
2022
Sending user stimulus output stream to user identifying interface subsystem
2020
2024
2008
Exit
2014

Fig. 5

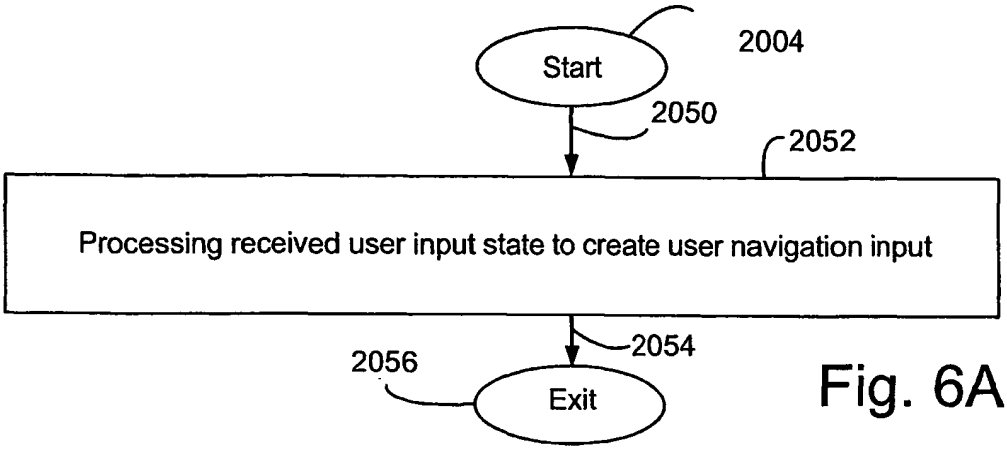

Fig. 6A

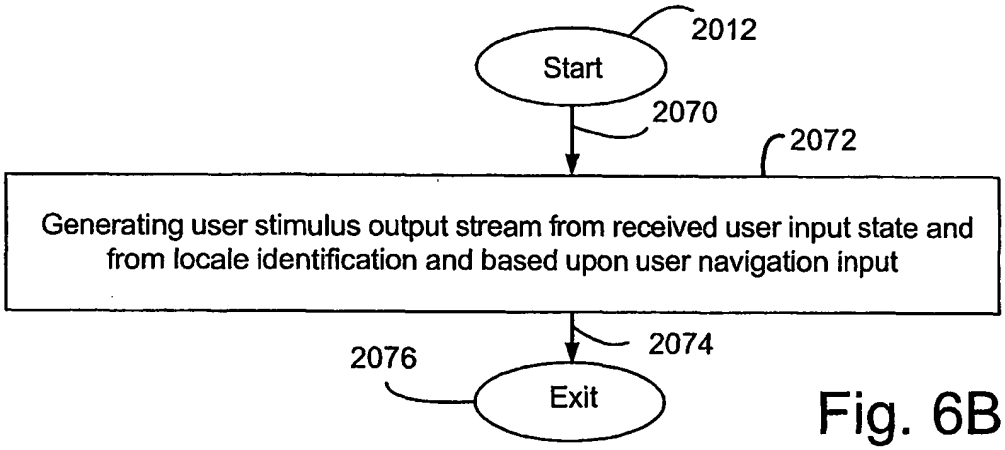

Fig. 6B

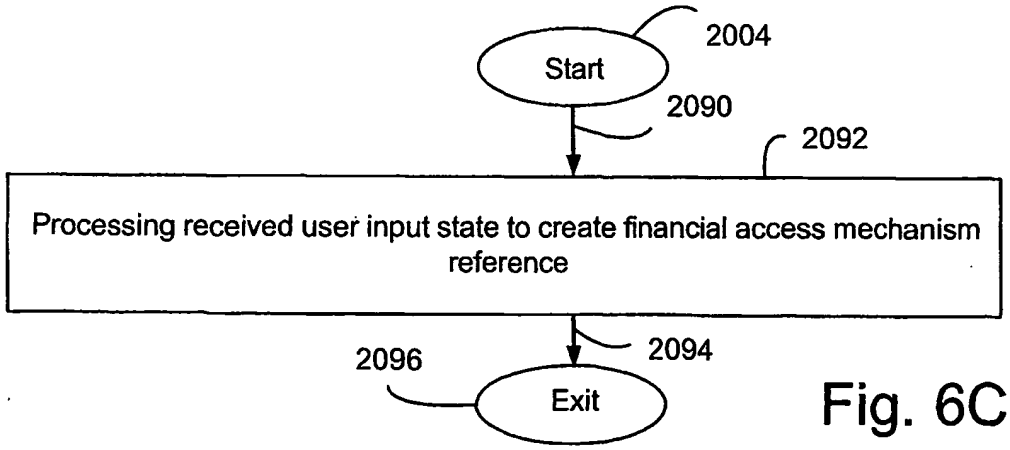

Fig. 6C

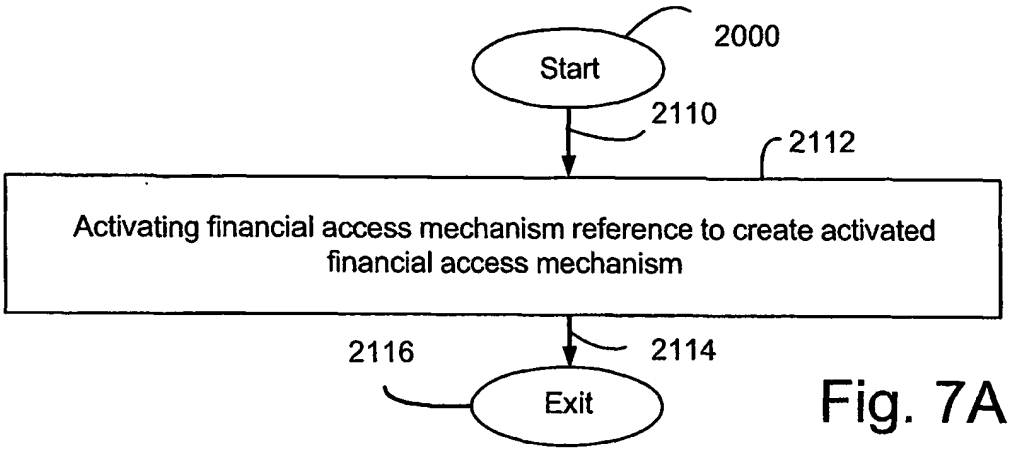

Fig. 7A

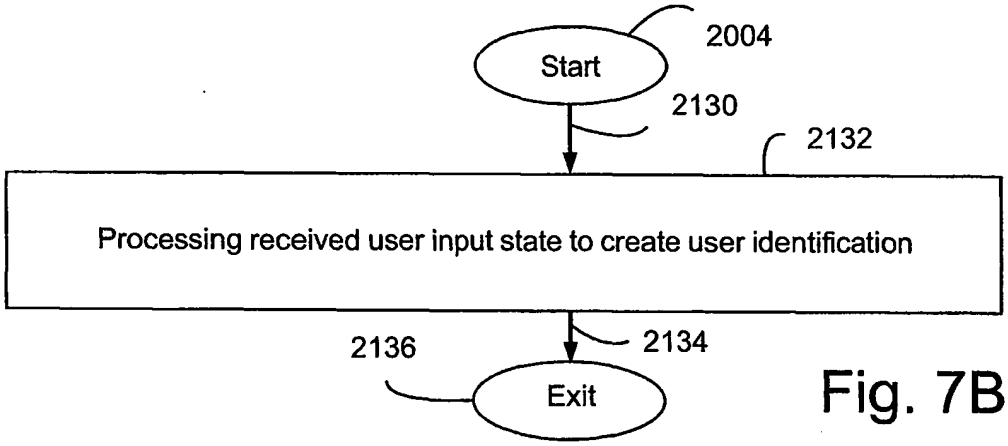

Fig. 7B

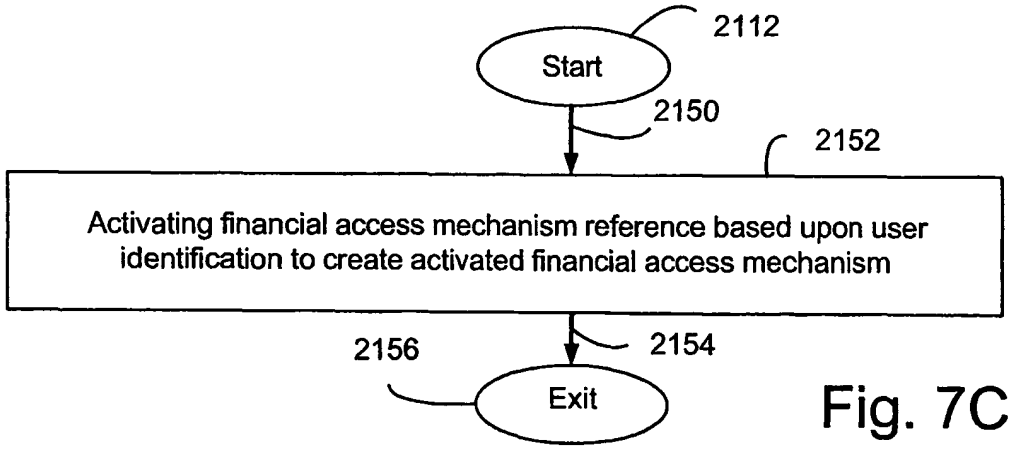

Fig. 7C

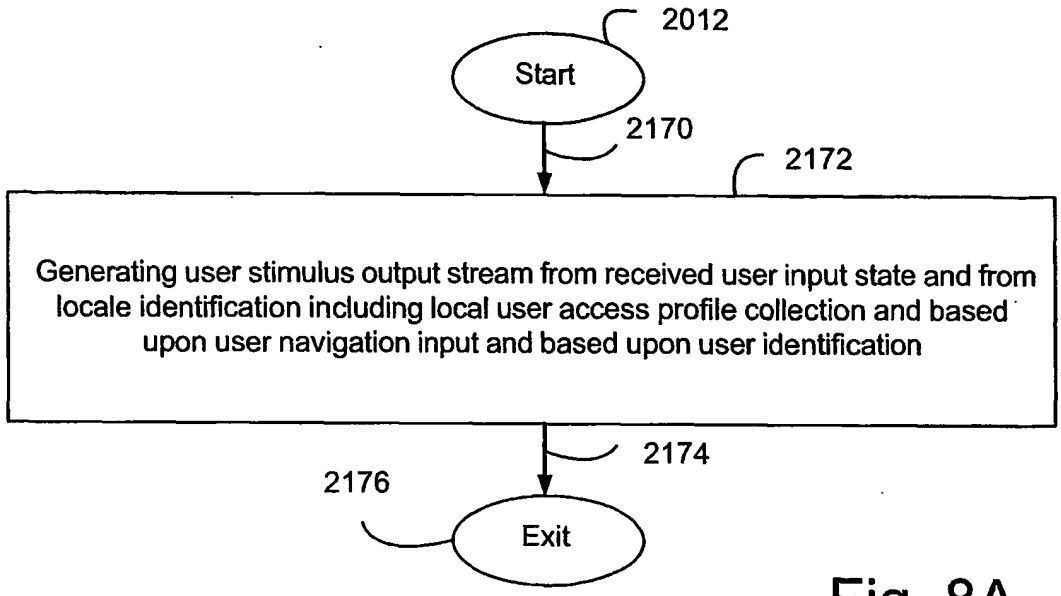
2012
Start
2170
2172
Generating user stimulus output stream from received user input state and from locale identification including local user access profile collection and based upon user navigation input and based upon user identification
2174
2176
Exit

Fig. 8A

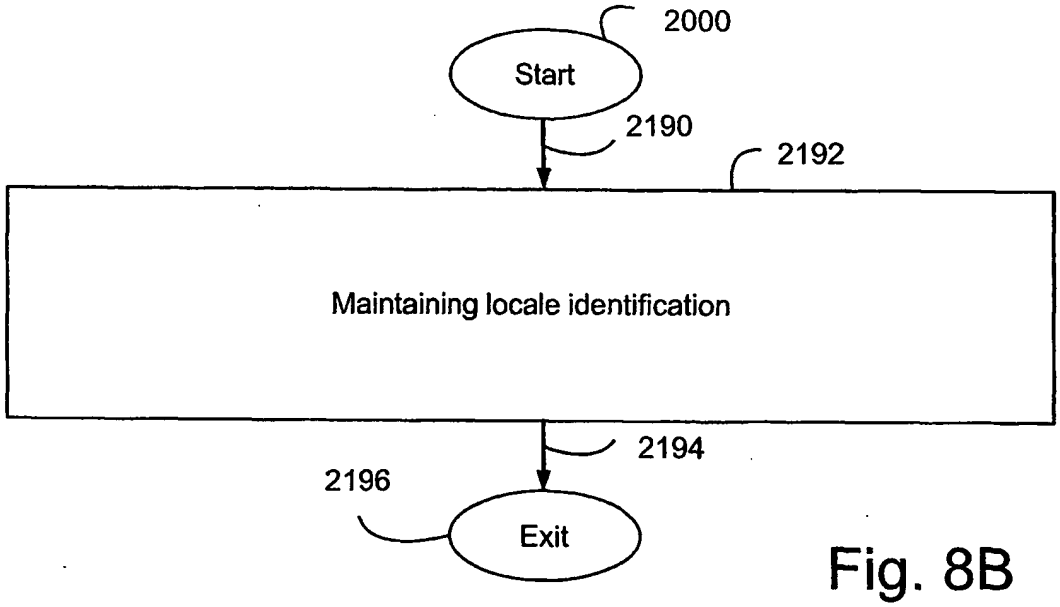
2000
Start
2190
2192
Maintaining locale identification
2194
2196
Exit

Fig. 8B

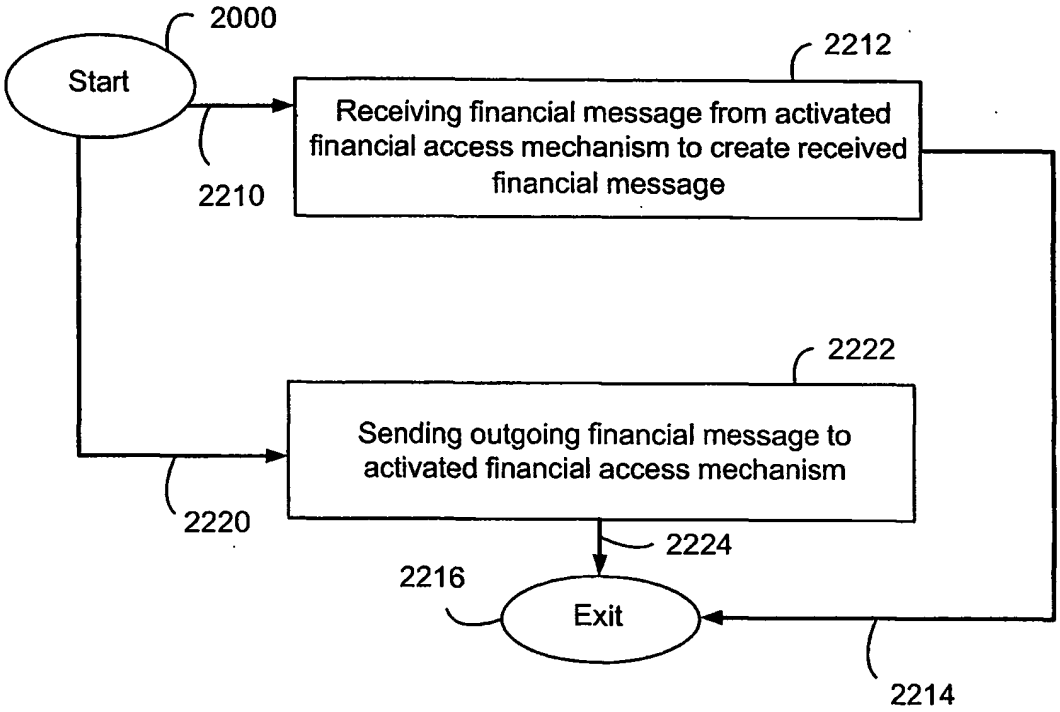
2000
Start
2210
2212
Receiving financial message from activated financial access mechanism to create received financial message
2222
Sending outgoing financial message to activated financial access mechanism
2220
2224
2216
Exit
2214

Fig. 9

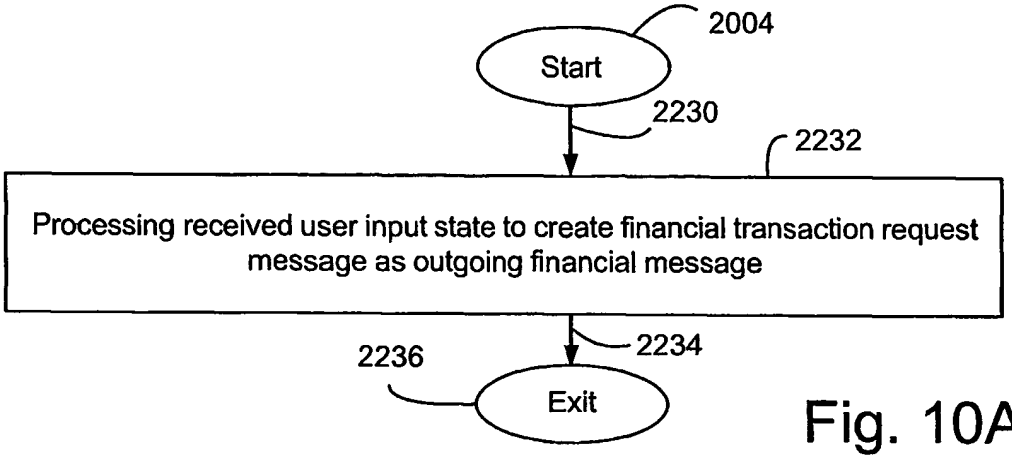

Fig. 10A

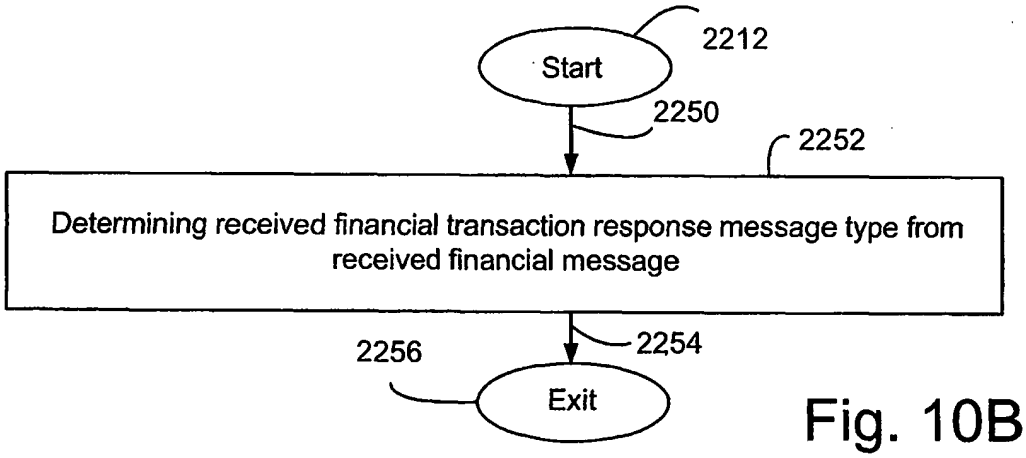

Fig. 10B

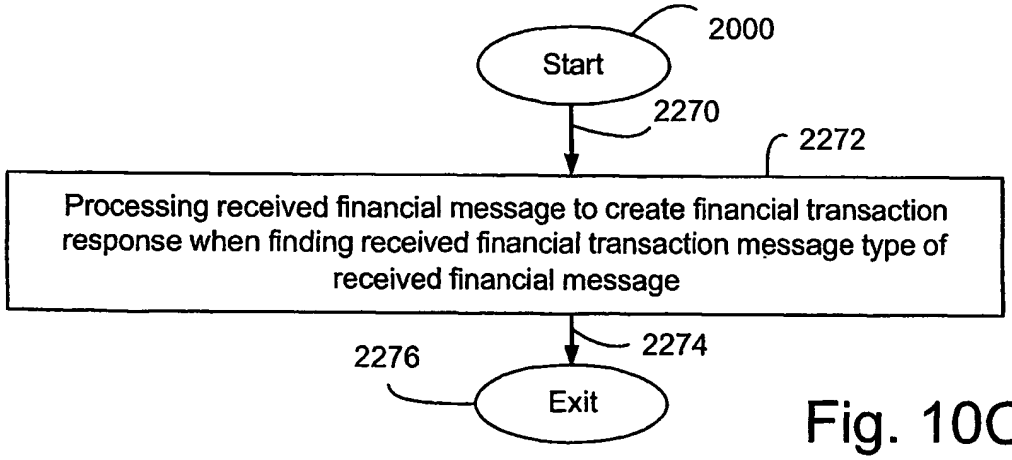

Fig. 10C

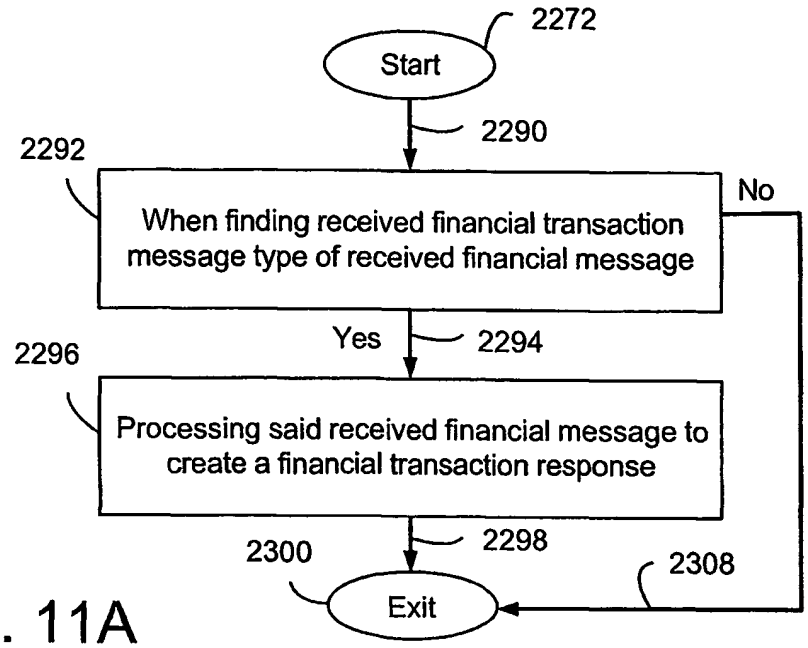

Fig. 11A

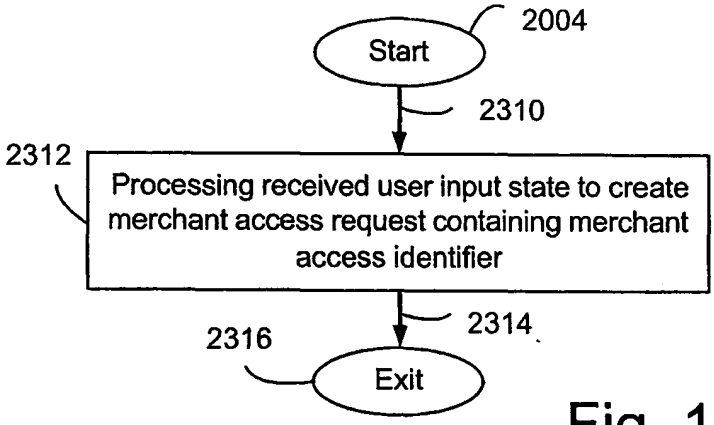

Fig. 11B

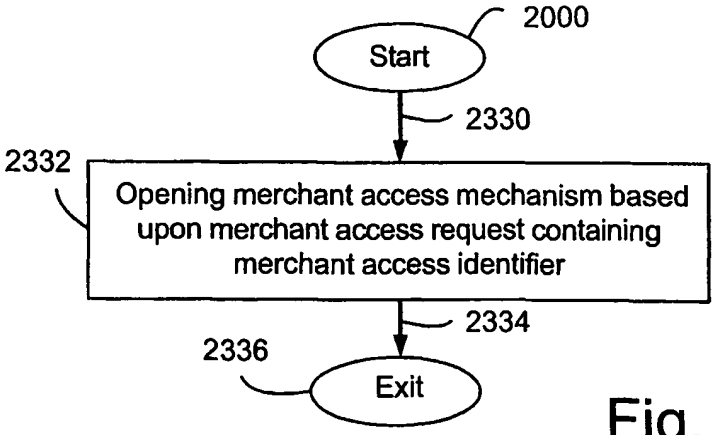

Fig. 11C

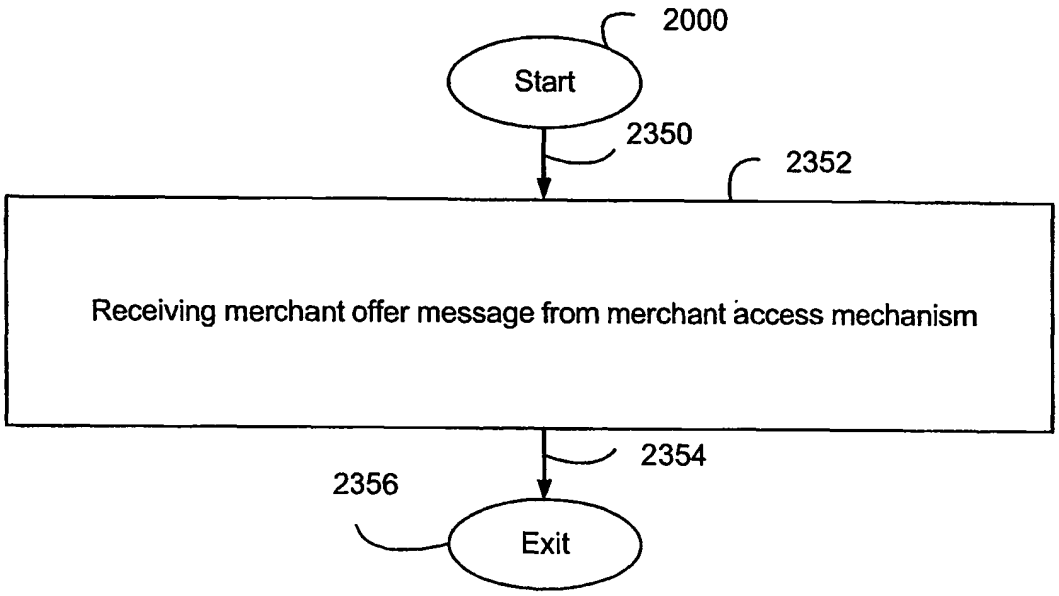

Fig. 12A

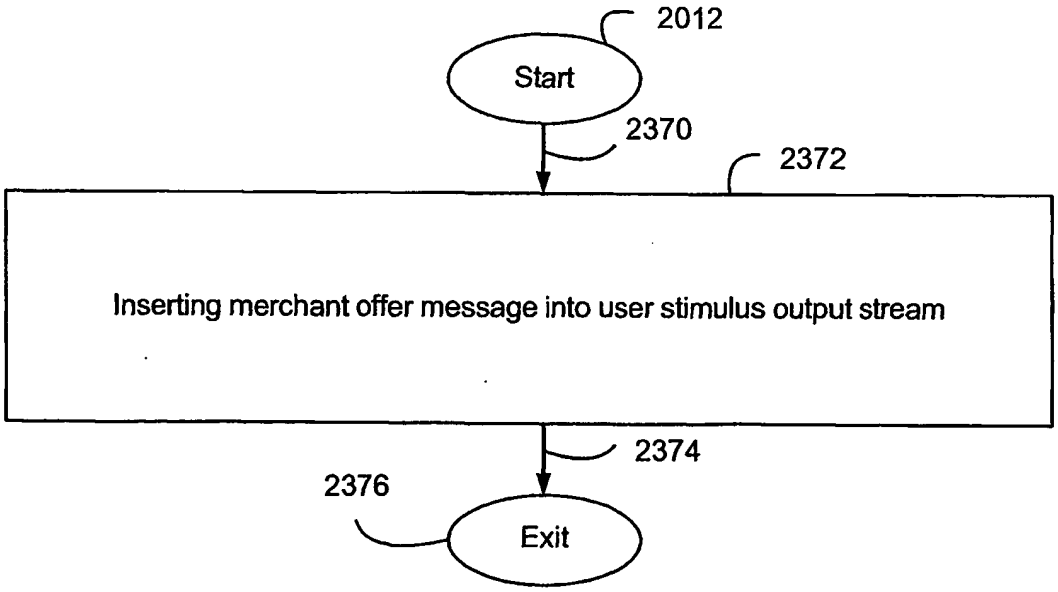

Fig. 12B

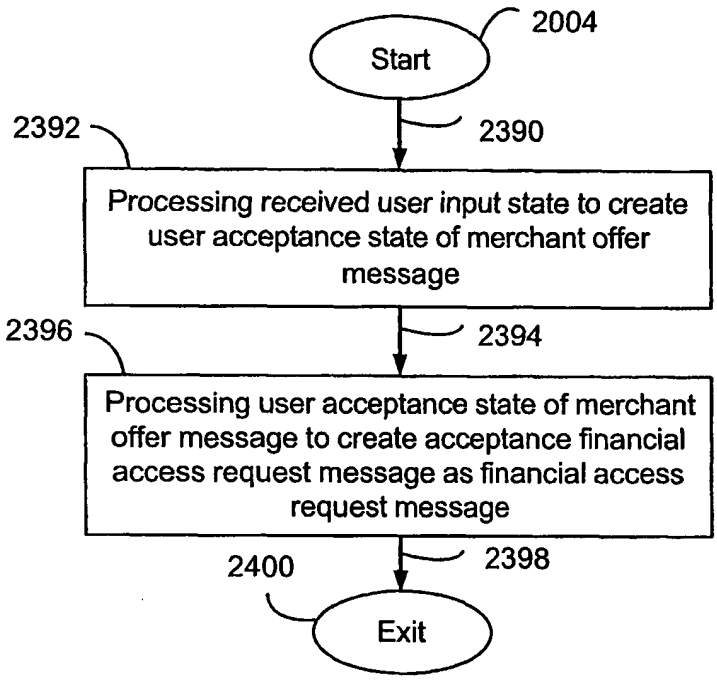
2004
Start
2390
2392
Processing received user input state to create user acceptance state of merchant offer message
2394
2396
Processing user acceptance state of merchant offer message to create acceptance financial access request message as financial access request message
2398
2400
Exit

Fig. 13

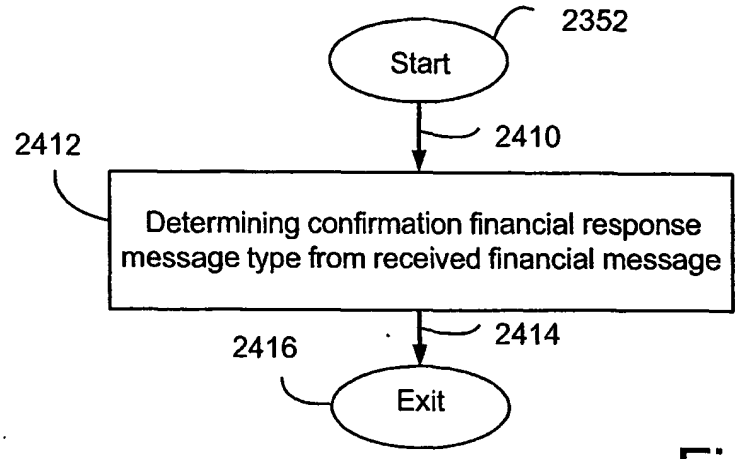

Fig. 14A

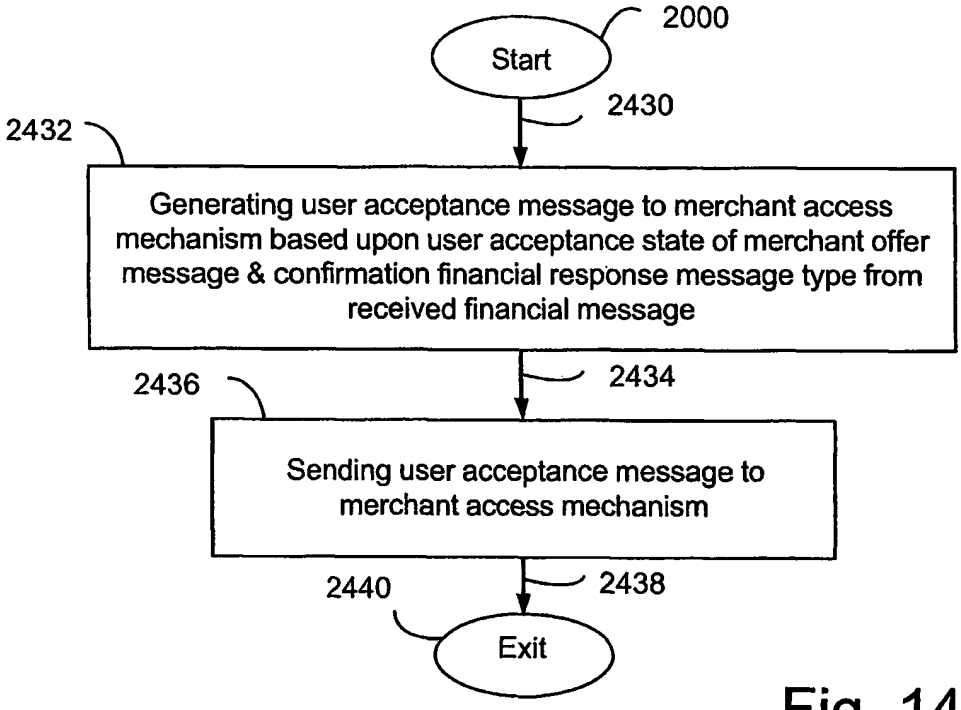

Fig. 14B

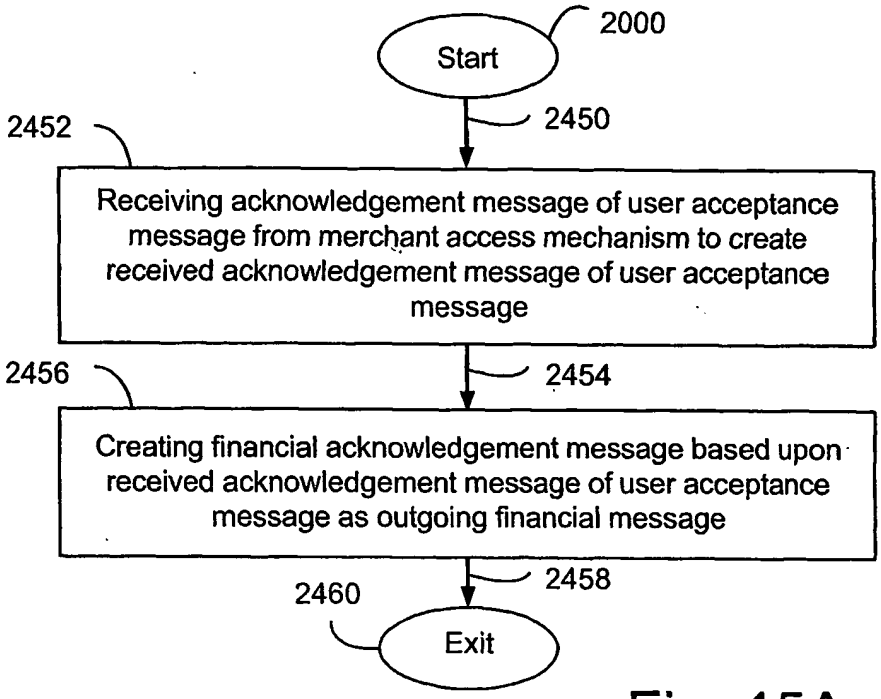

Fig. 15A

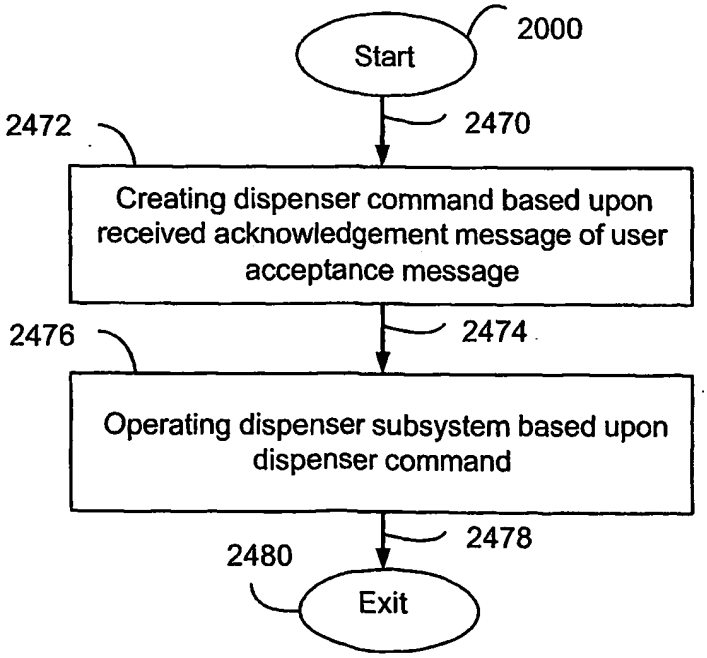

Fig. 15B

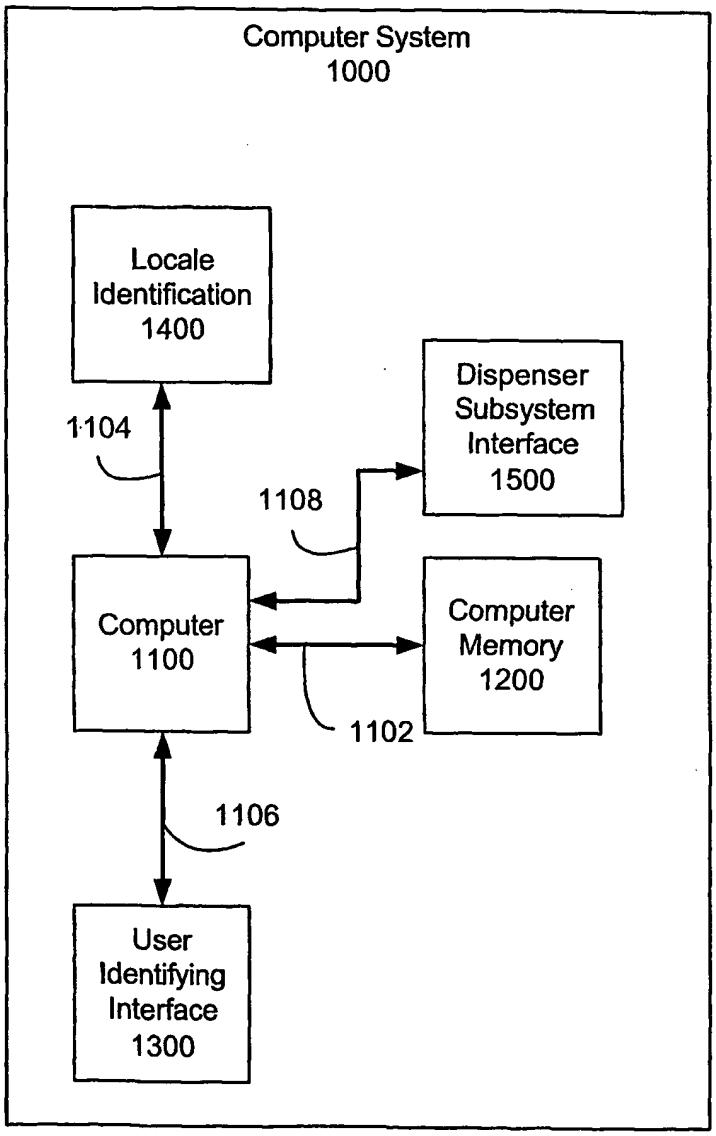
Computer System
1000
Locale
Identification
1400
1104
Dispenser
Subsystem
Interface
1500
1108
Computer
1100
Computer
Memory
1200
1102
1106
User
Identifying
Interface
1300

Fig. 16

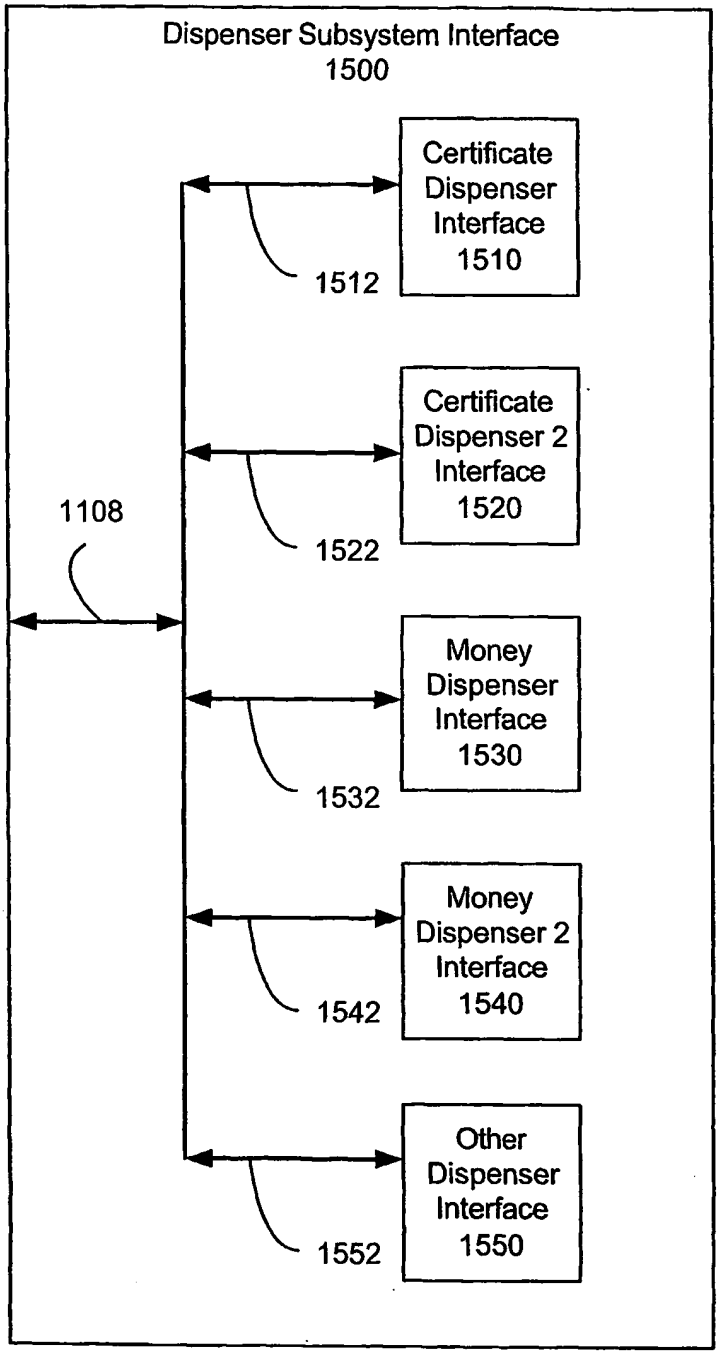
Dispenser Subsystem Interface
1500
Certificate Dispenser Interface 1510
1512
Certificate Dispenser 2 Interface 1520
1522
1108
Money Dispenser Interface 1530
1532
Money Dispenser 2 Interface 1540
1542
Other Dispenser Interface 1550
1552

Fig. 17

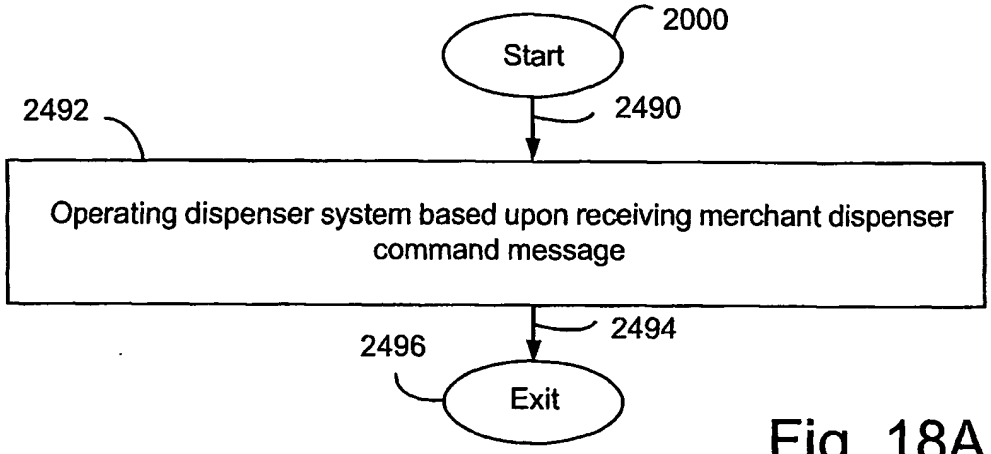

Fig. 18A

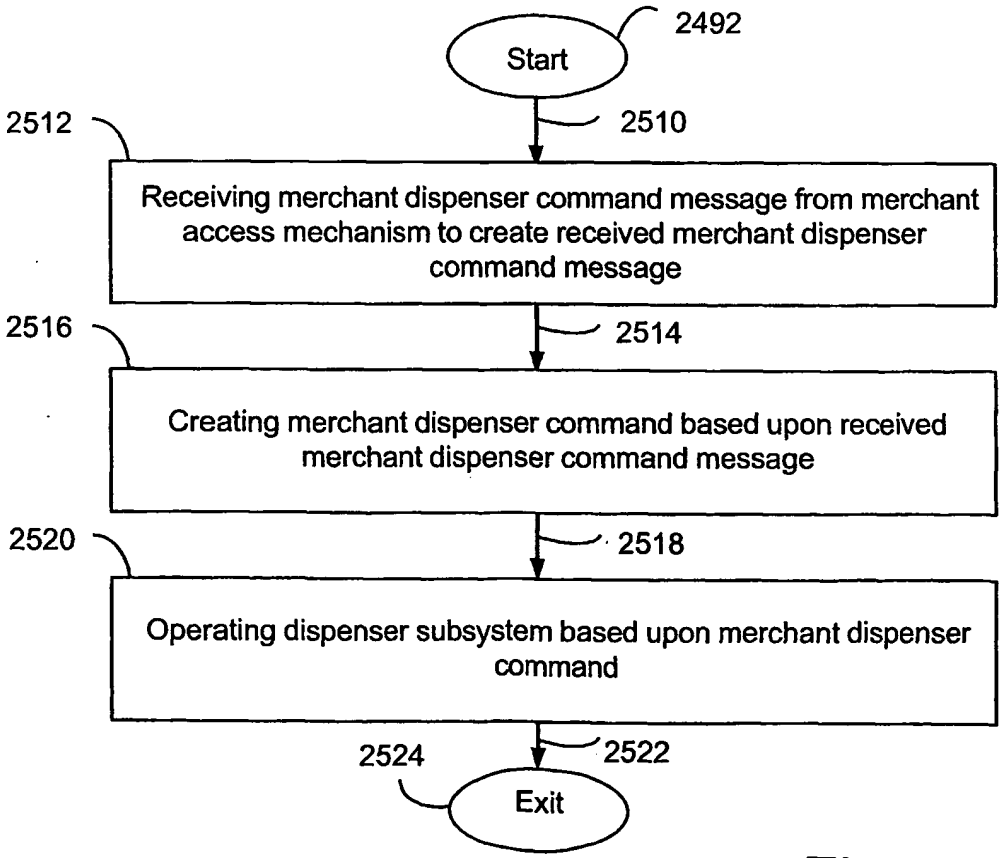

Fig. 18B

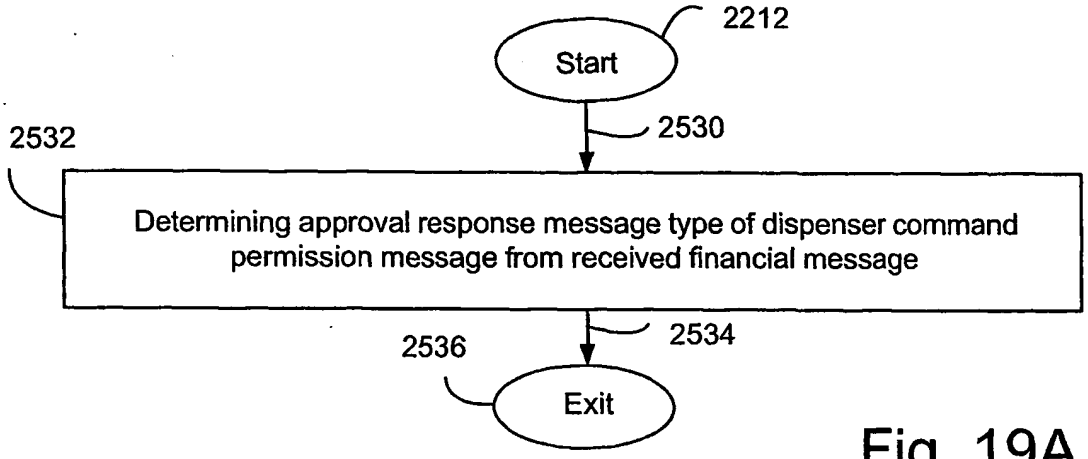

Fig. 19A

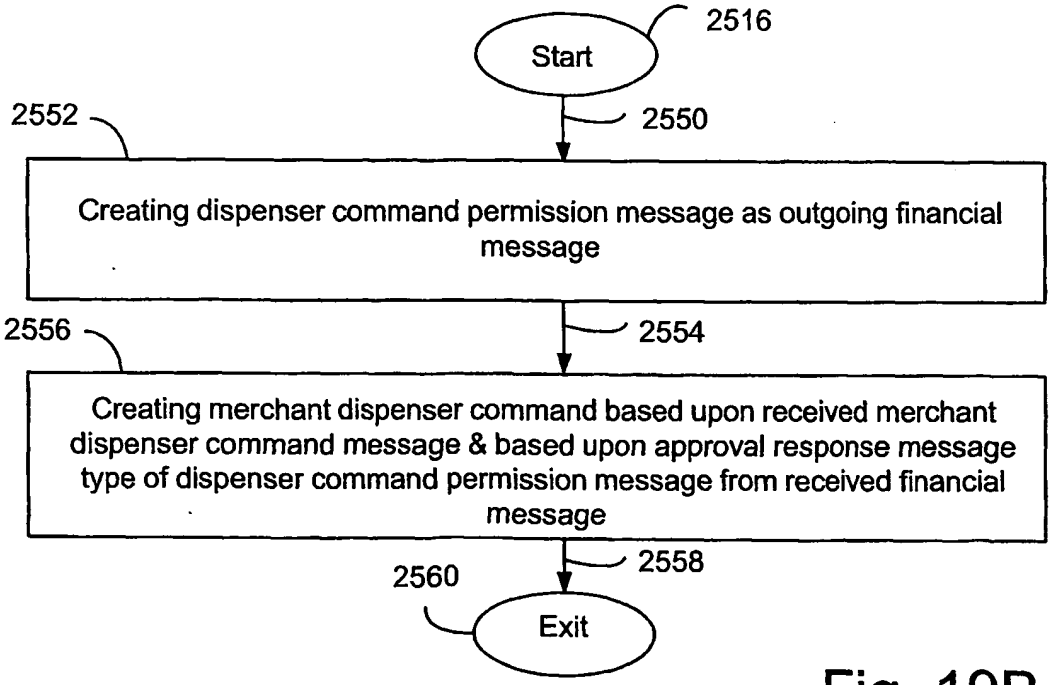

Fig. 19B

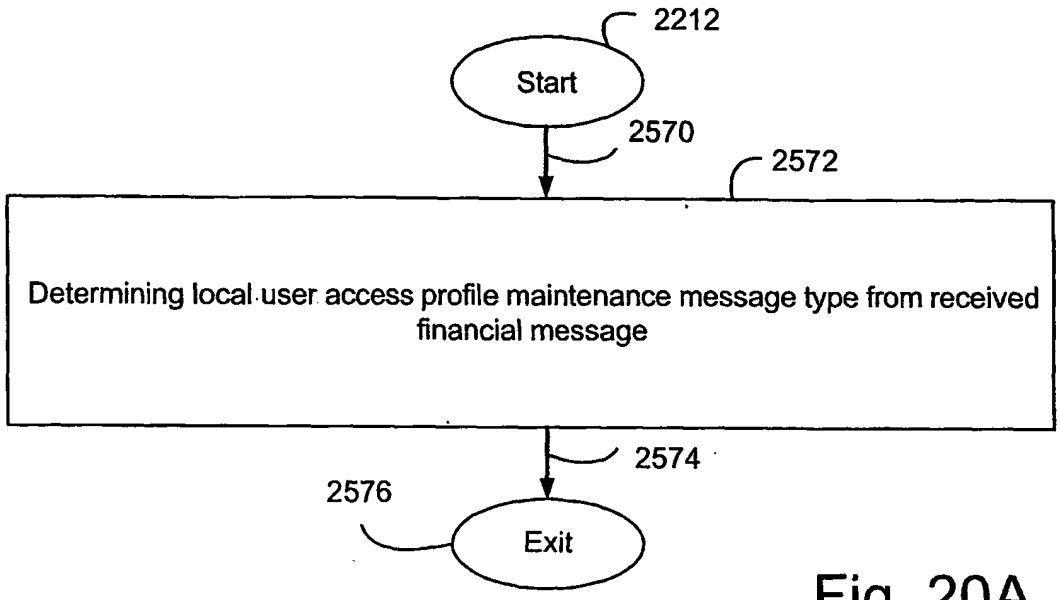

Fig. 20A

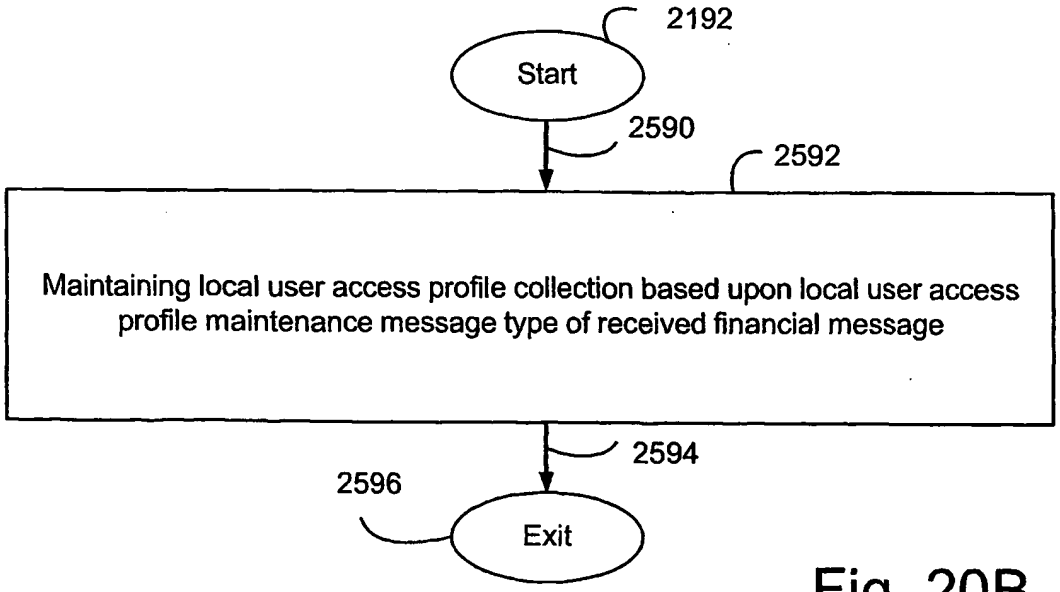

Fig. 20B

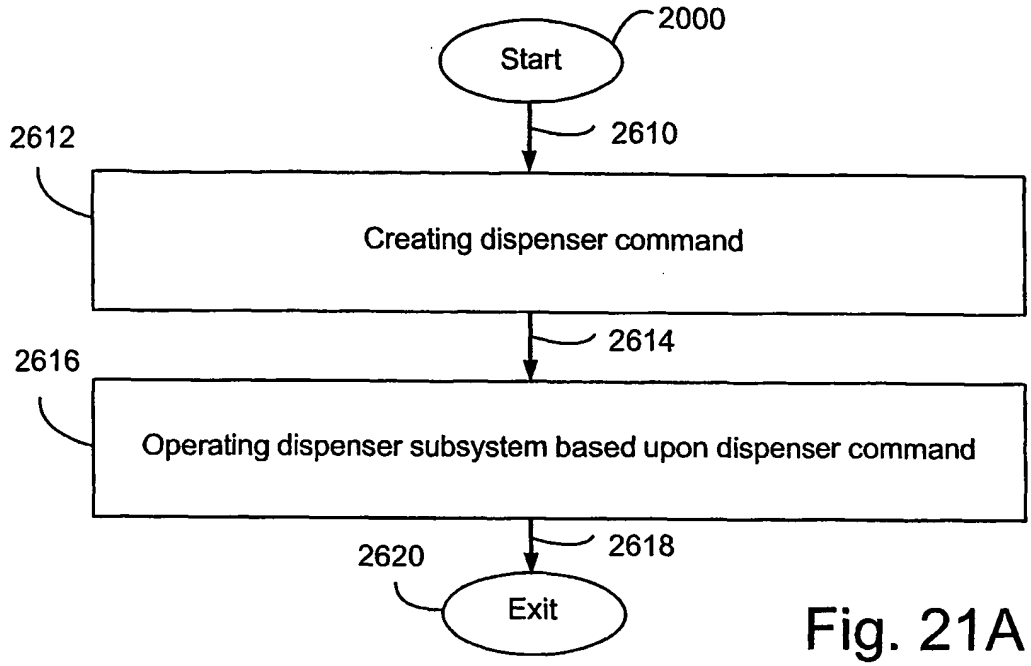

Fig. 21A

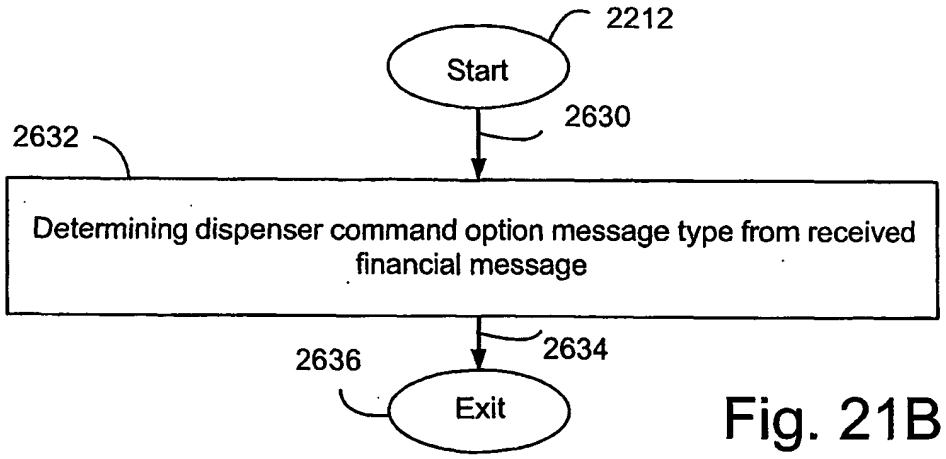

Fig. 21B

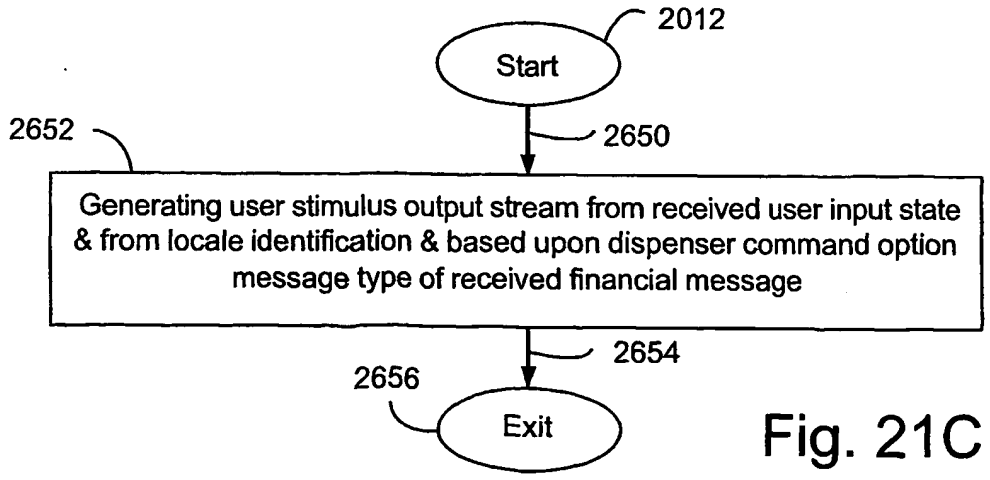

Fig. 21C

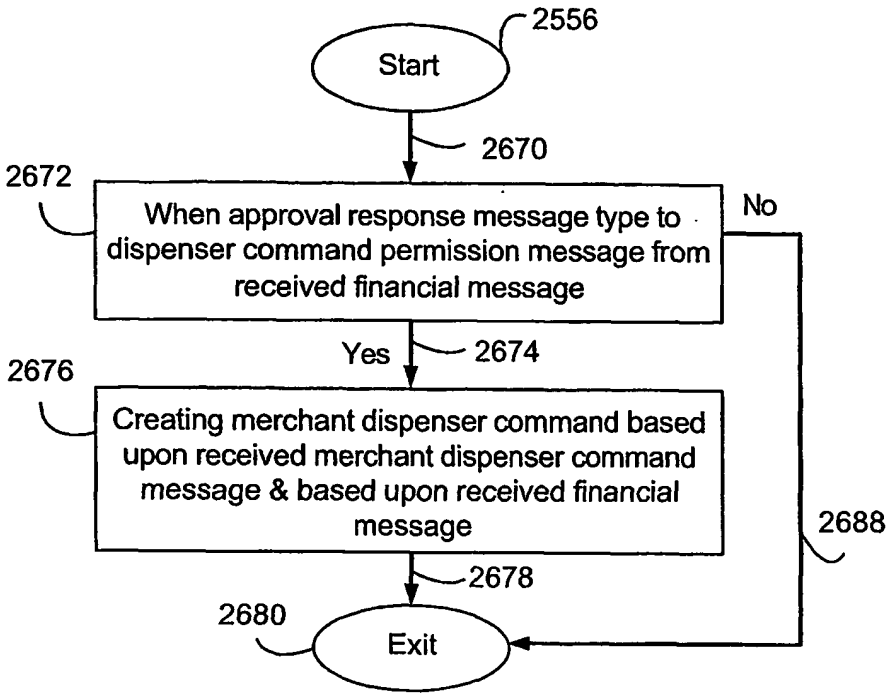

Fig. 22A

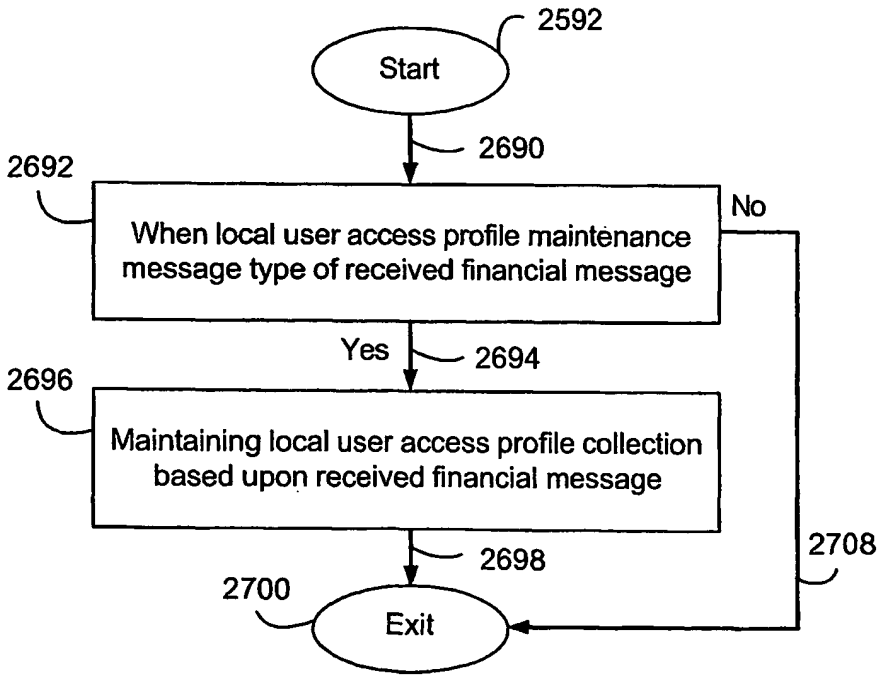

Fig. 22B

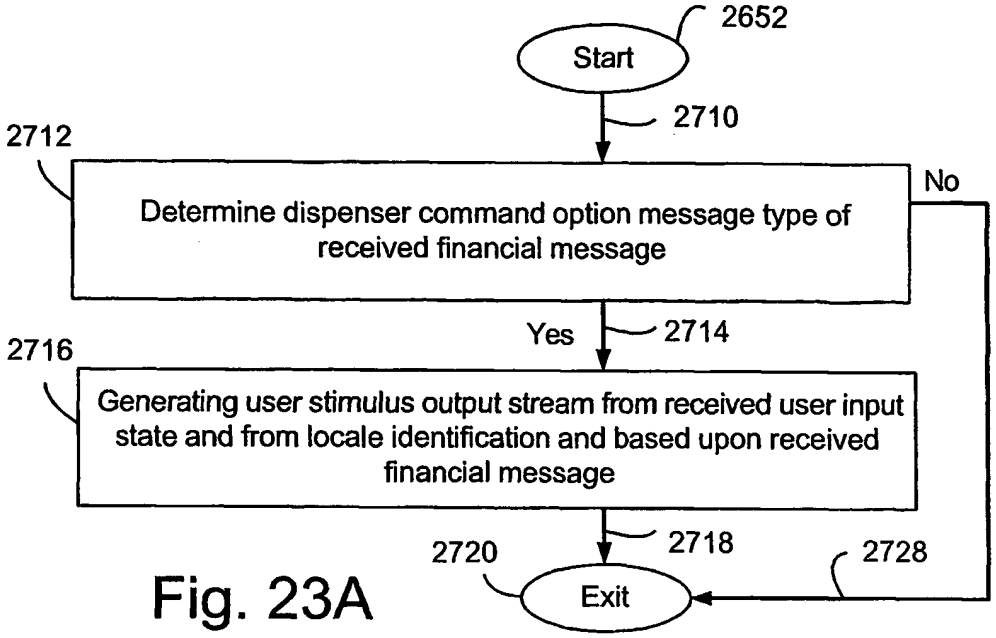

Fig. 23A

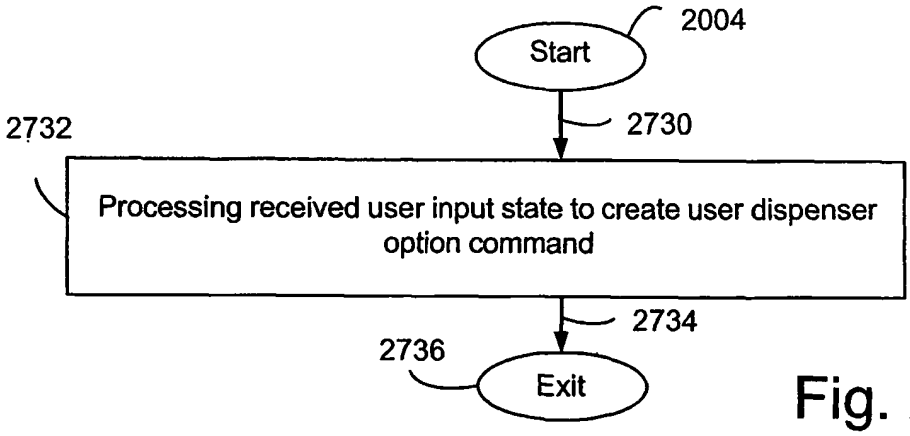

Fig. 23B

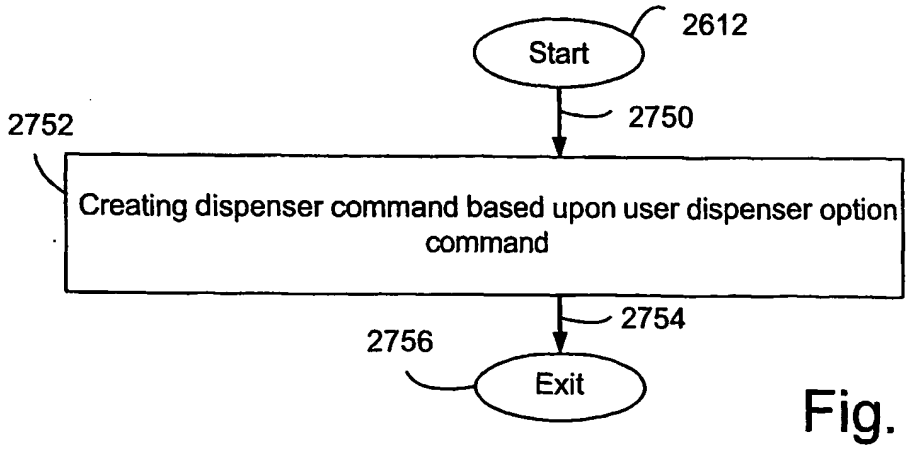

Fig. 23C

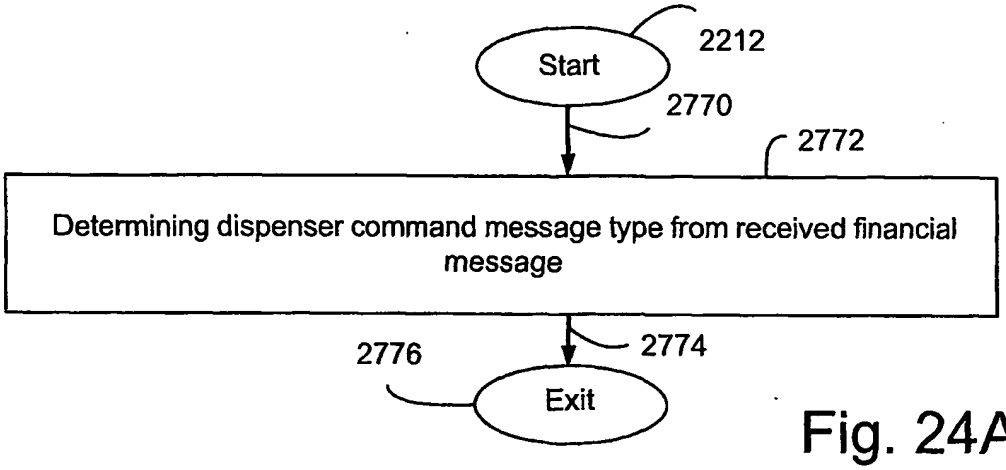

Fig. 24A

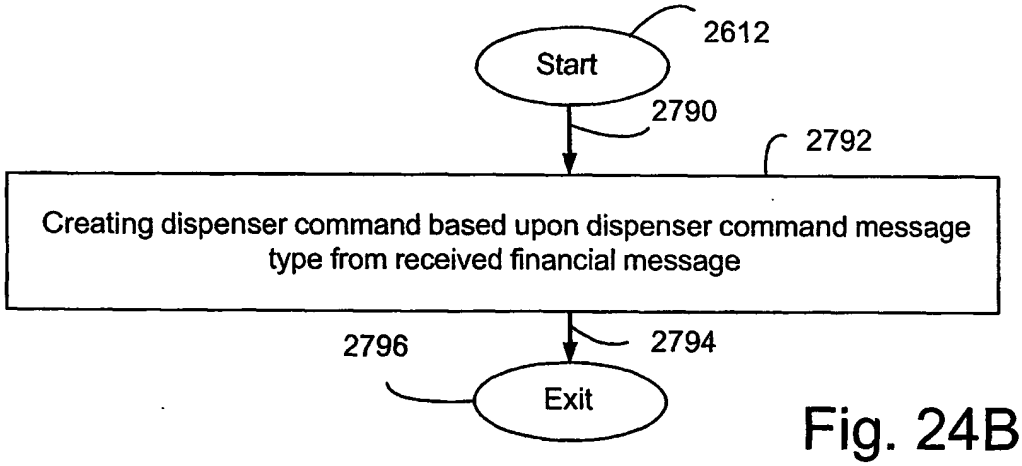

Fig. 24B

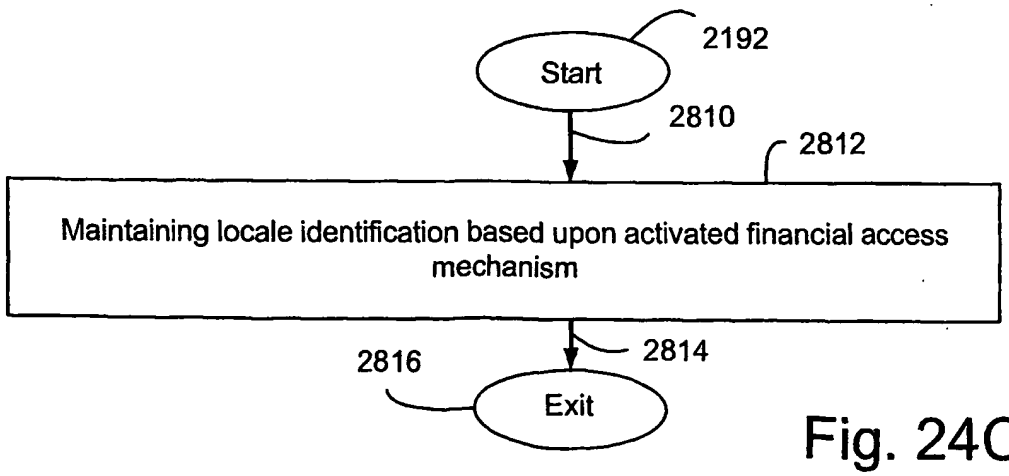

Fig. 24C

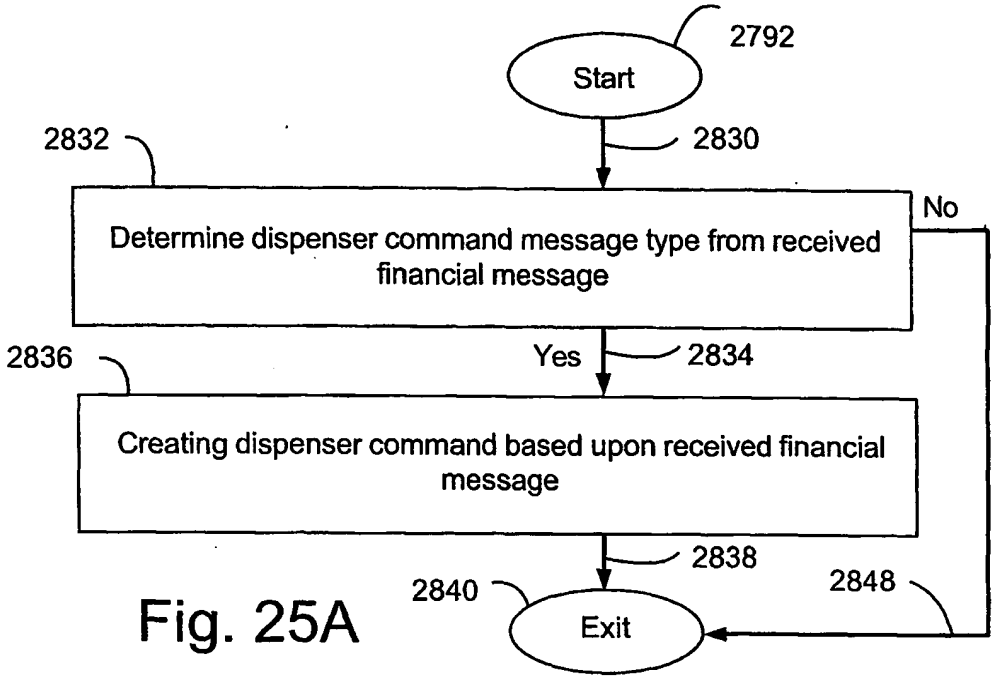

Fig. 25A

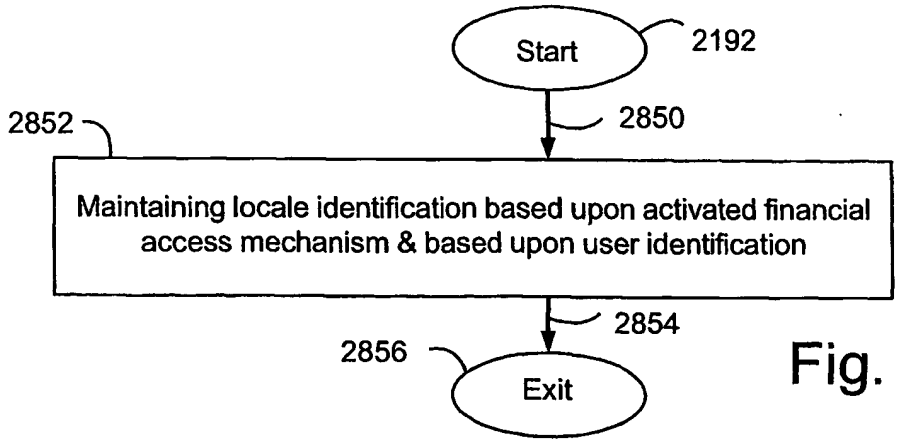

Fig. 25B

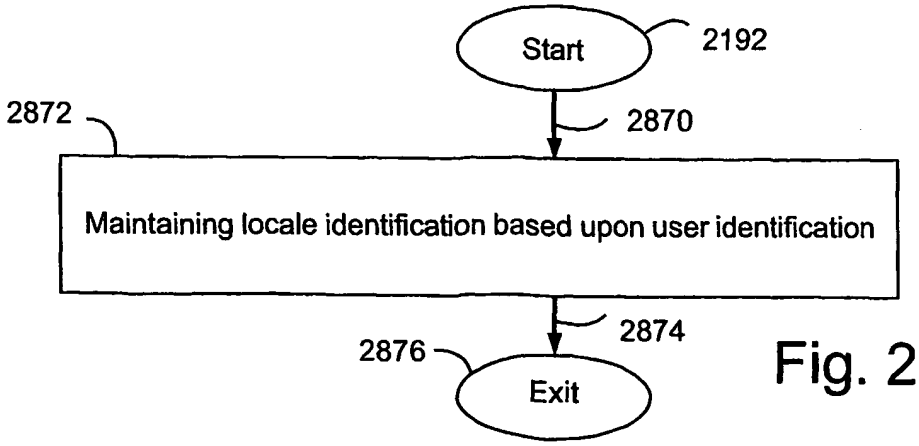

Fig. 25C

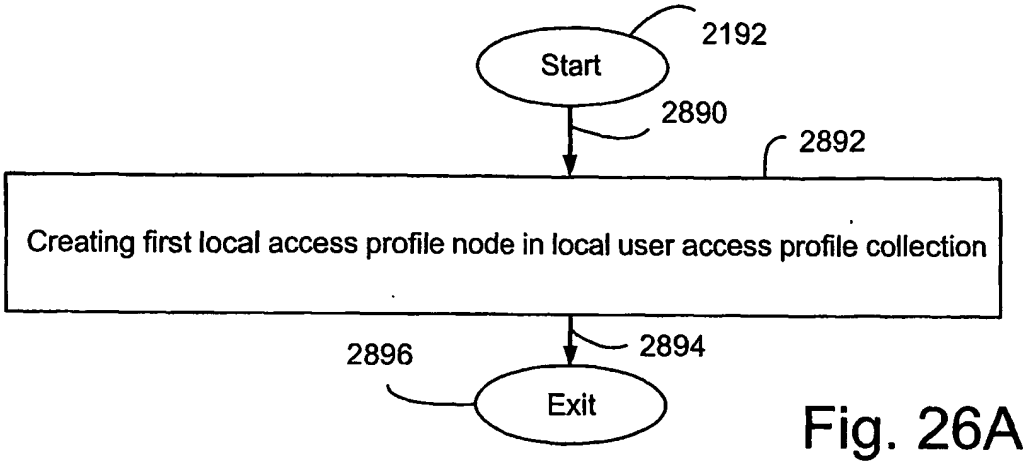

Fig. 26A

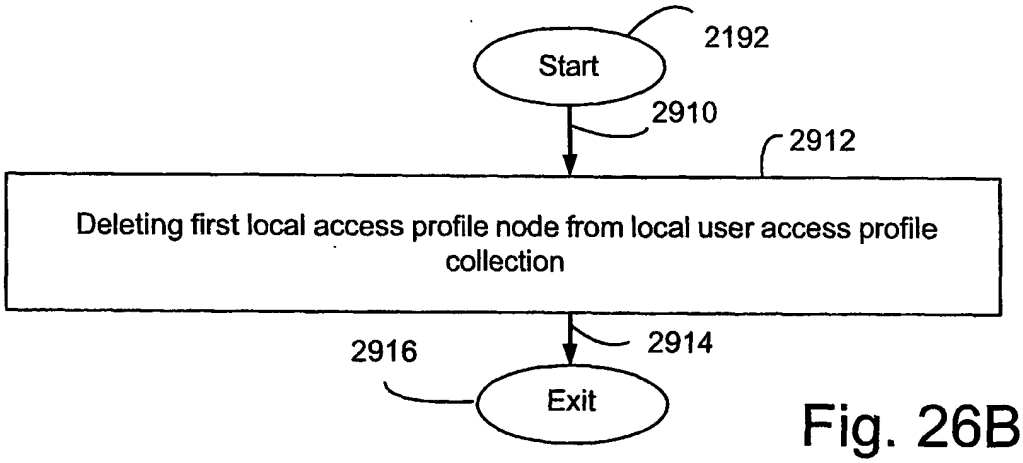

Fig. 26B

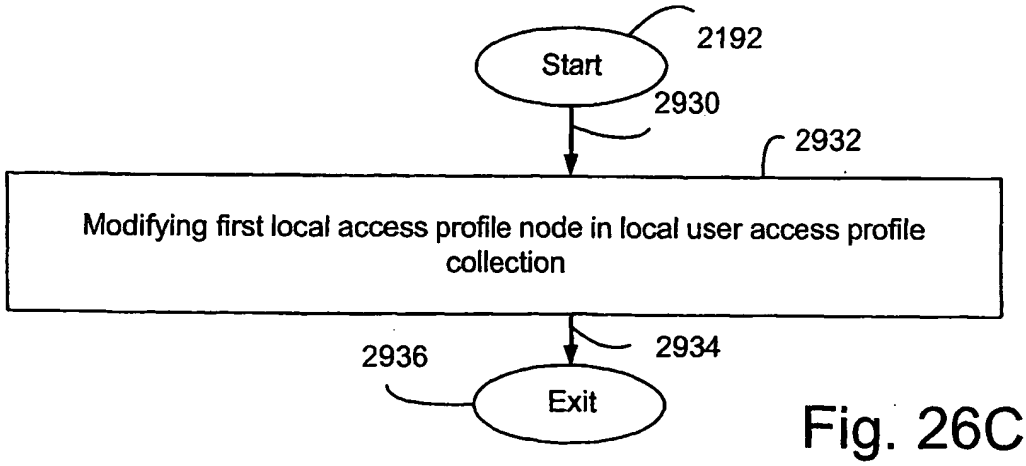

Fig. 26C

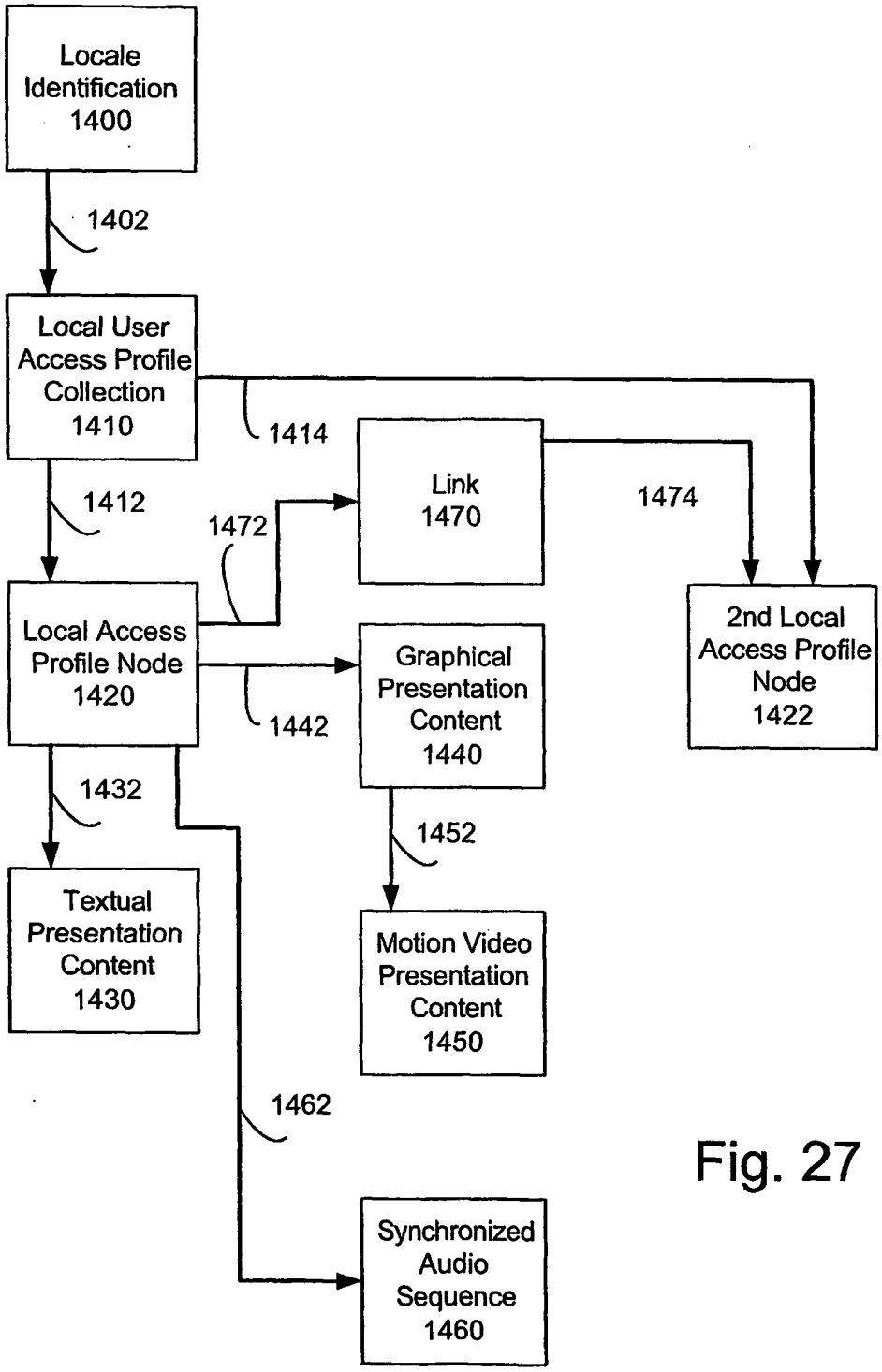
Locale Identification 1400
1402
Local User Access Profile Collection 1410
1414
Link 1470
1474
1412
1472
Local Access Profile Node 1420
2nd Local Access Profile Node 1422
Graphical Presentation Content 1440
1442
1432
1452
Textual Presentation Content 1430
Motion Video Presentation Content 1450
1462
Synchronized Audio Sequence 1460

Fig. 27

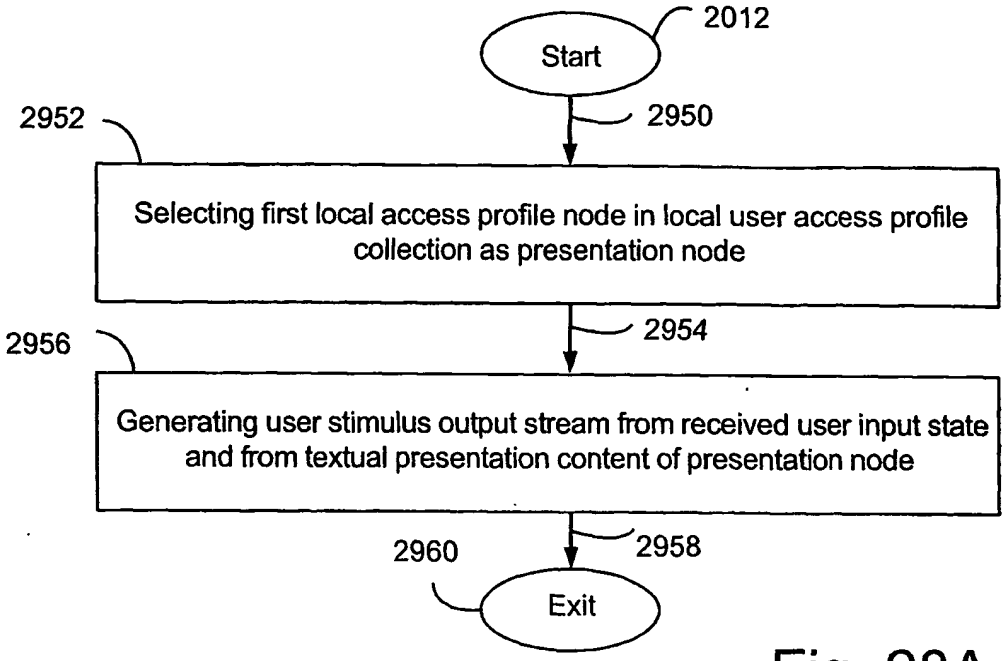

Fig. 28A

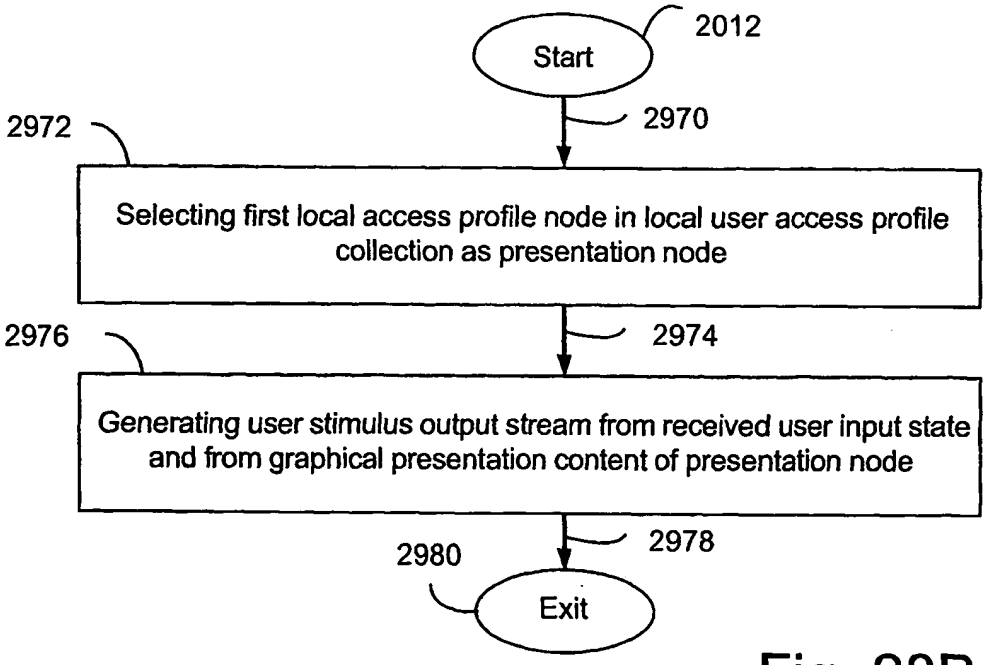

Fig. 28B

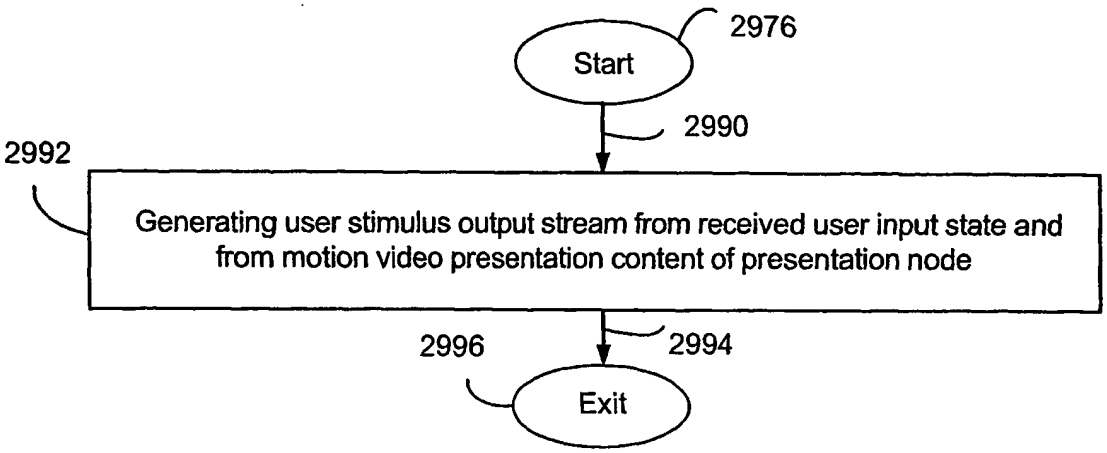

Fig. 29A

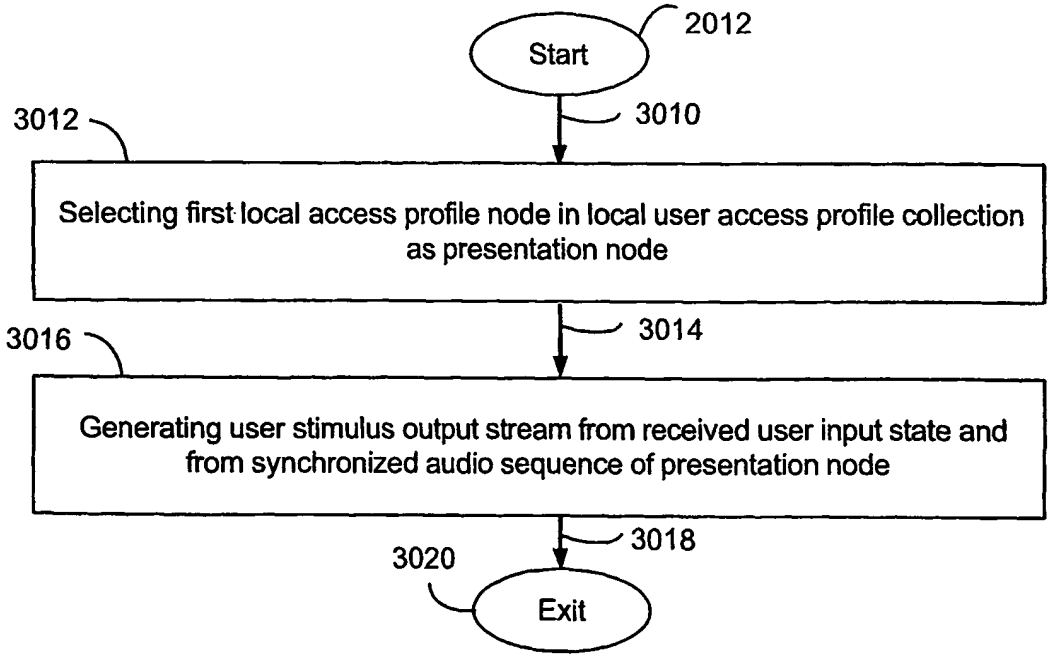

Fig. 29B

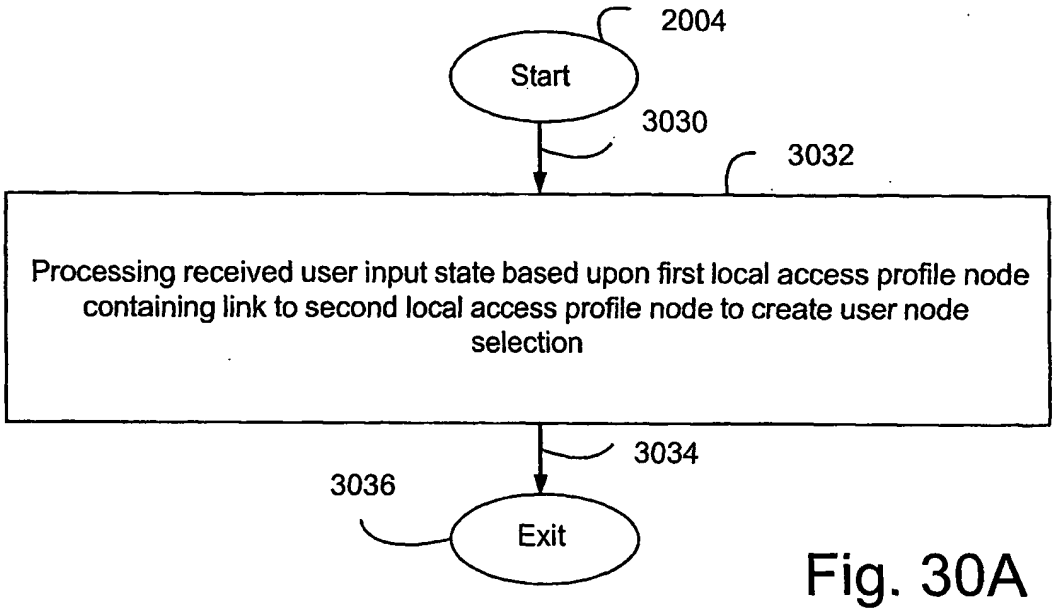

Fig. 30A

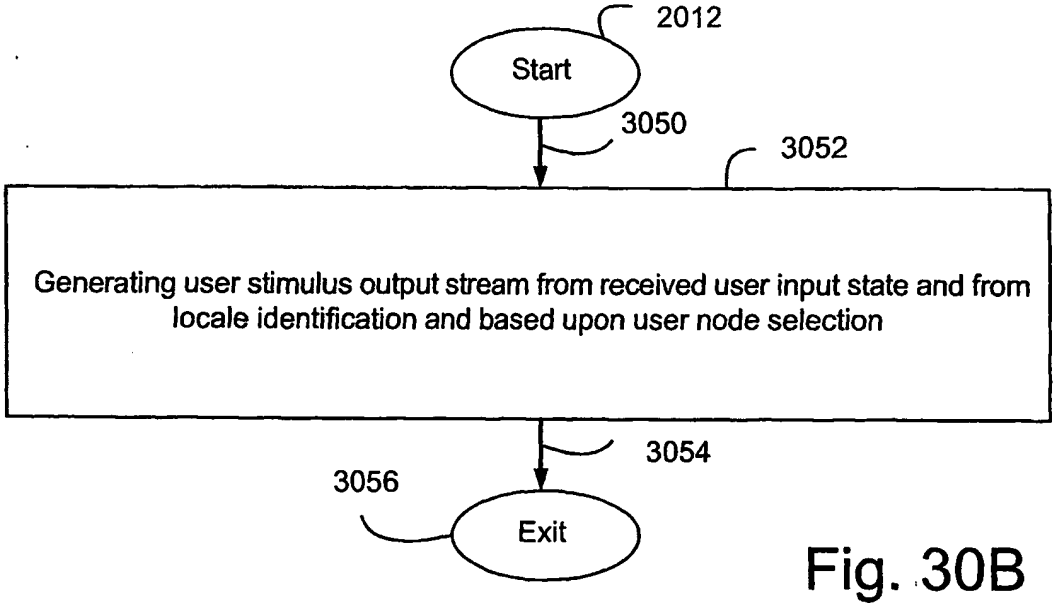

Fig. 30B

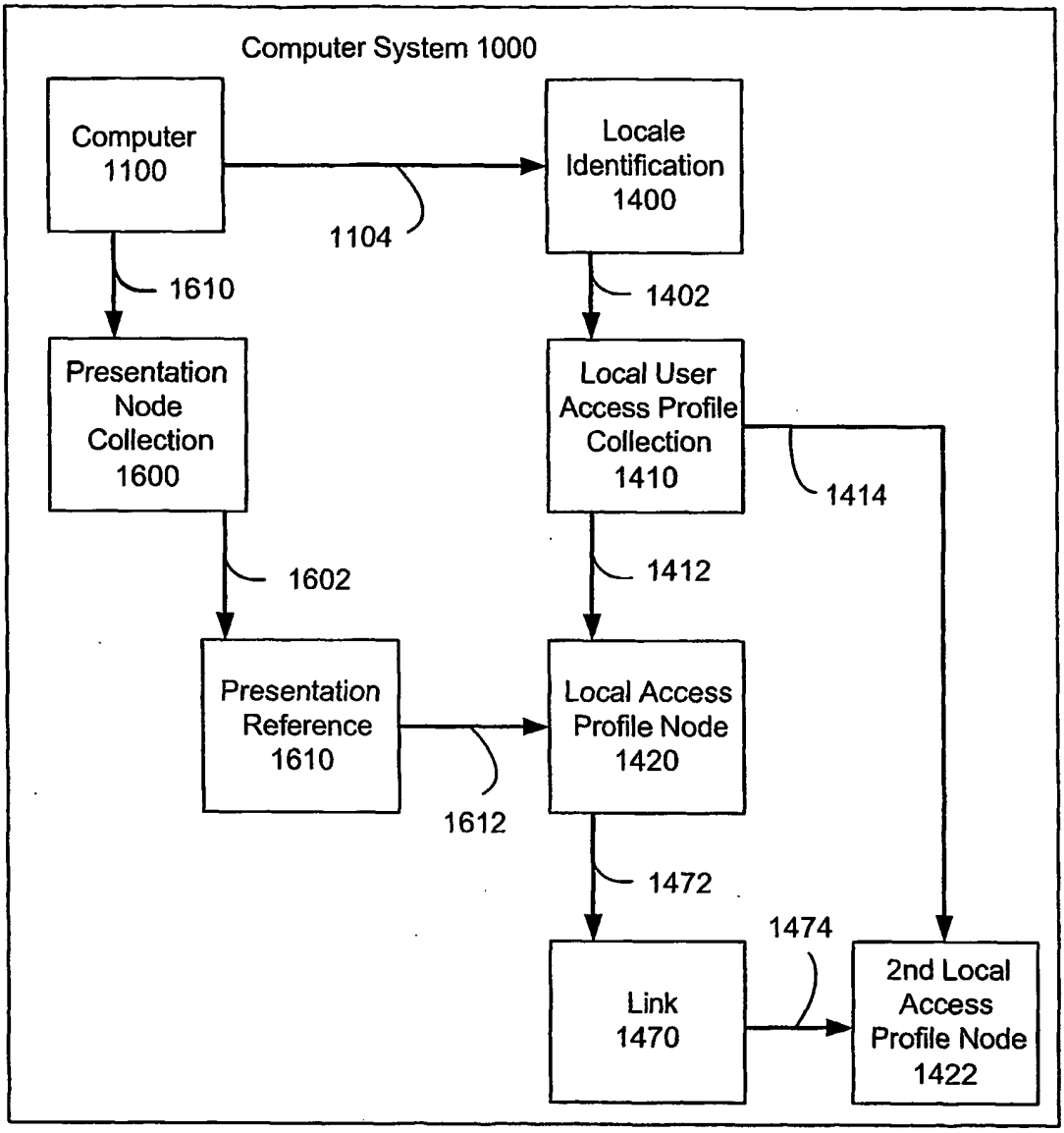

Fig. 31A

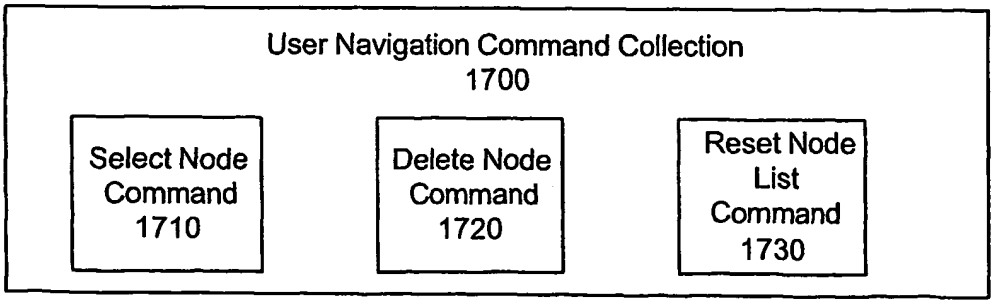

Fig. 31B

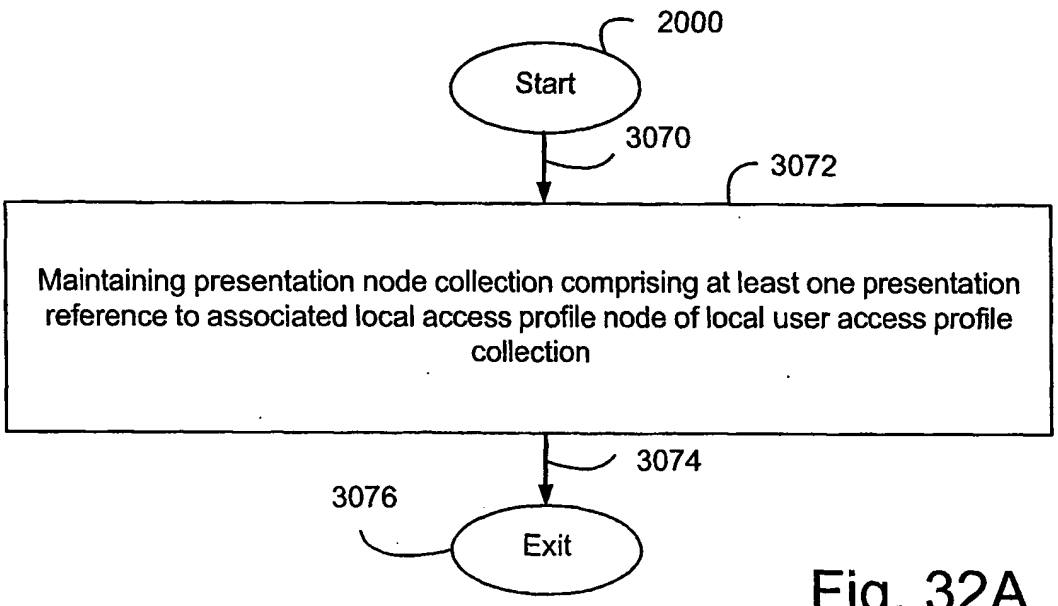

Fig. 32A

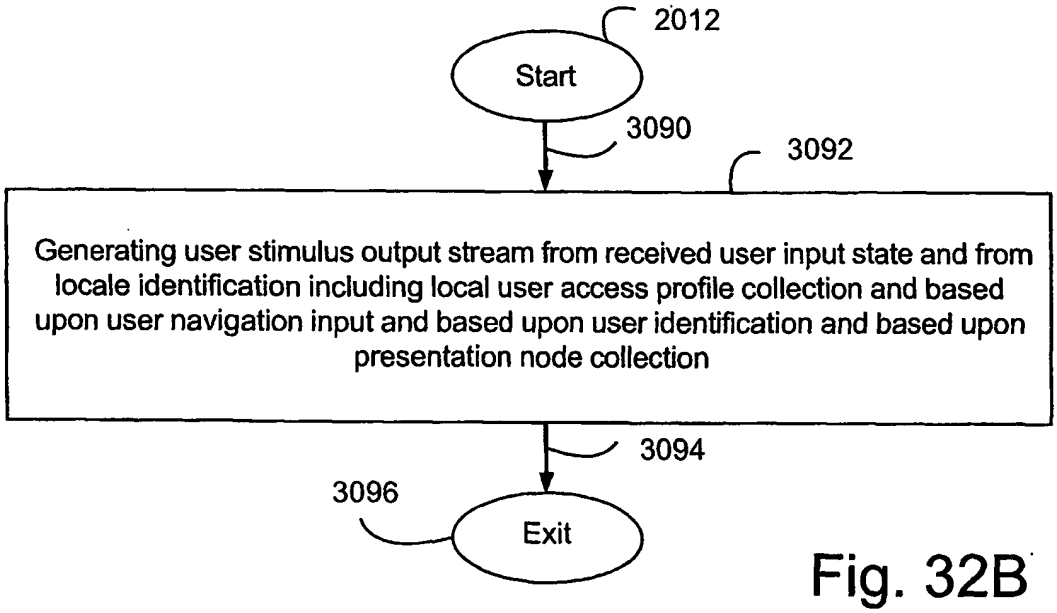

Fig. 32B

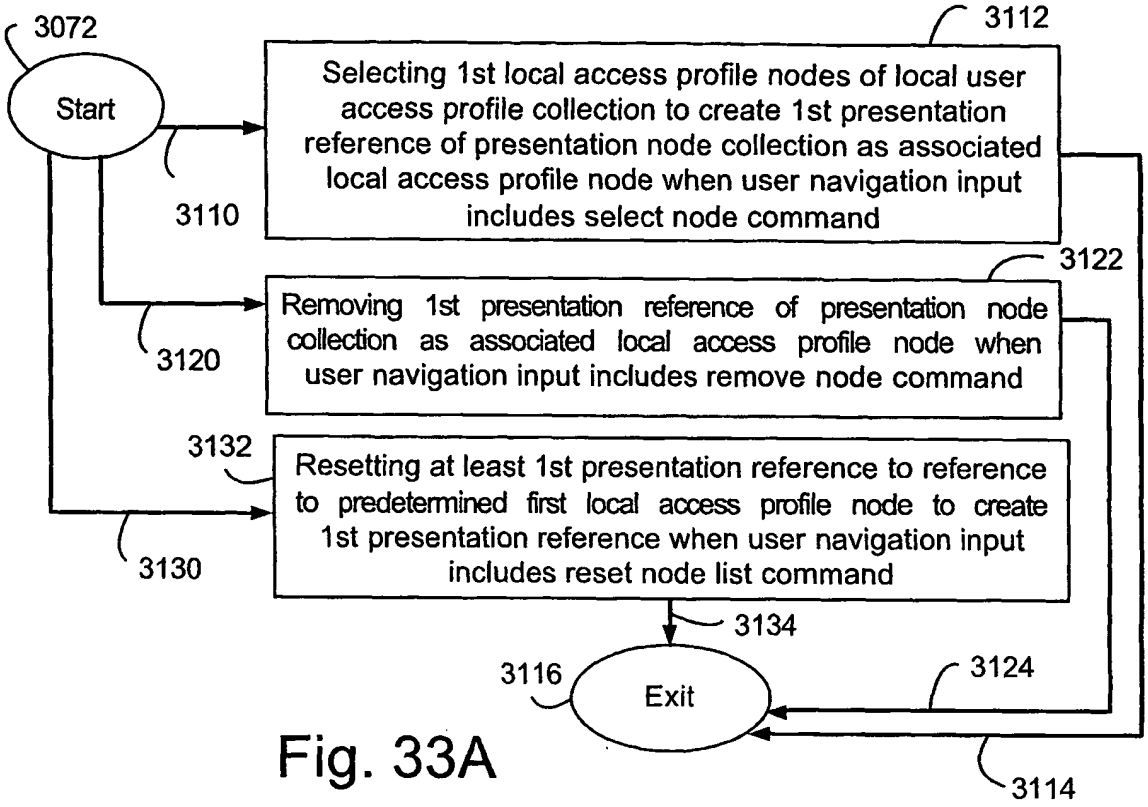

Fig. 33A

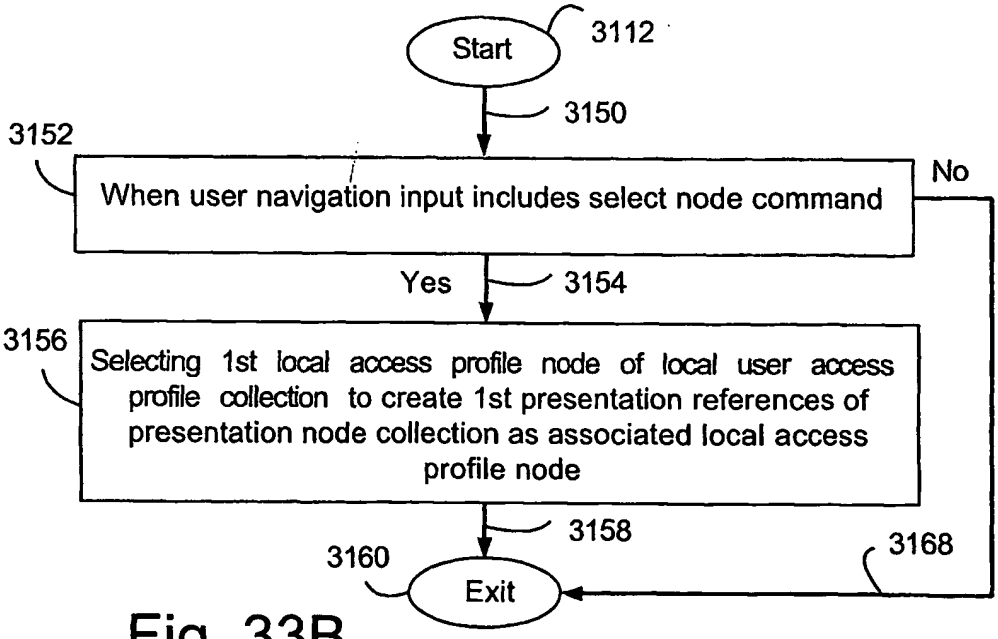

Fig. 33B

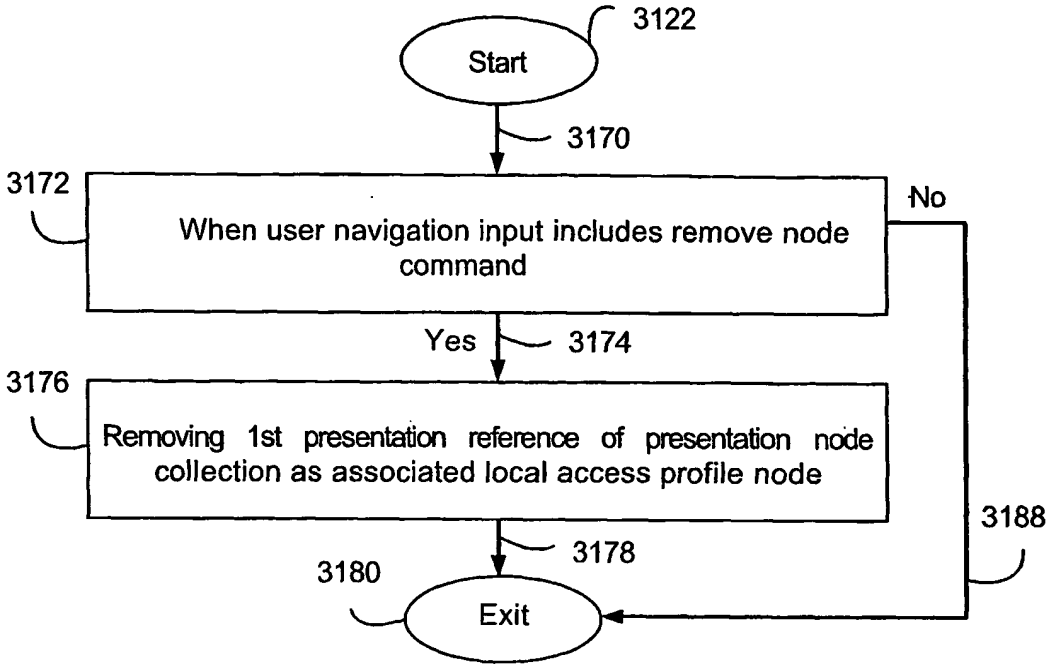

Fig. 34A

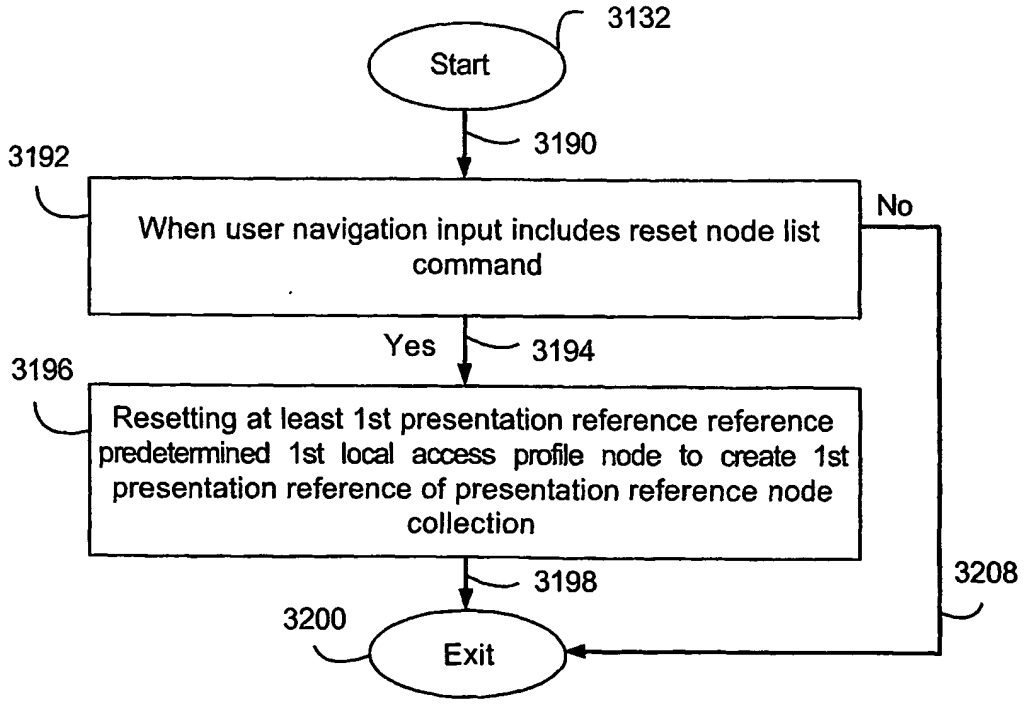

Fig. 34B

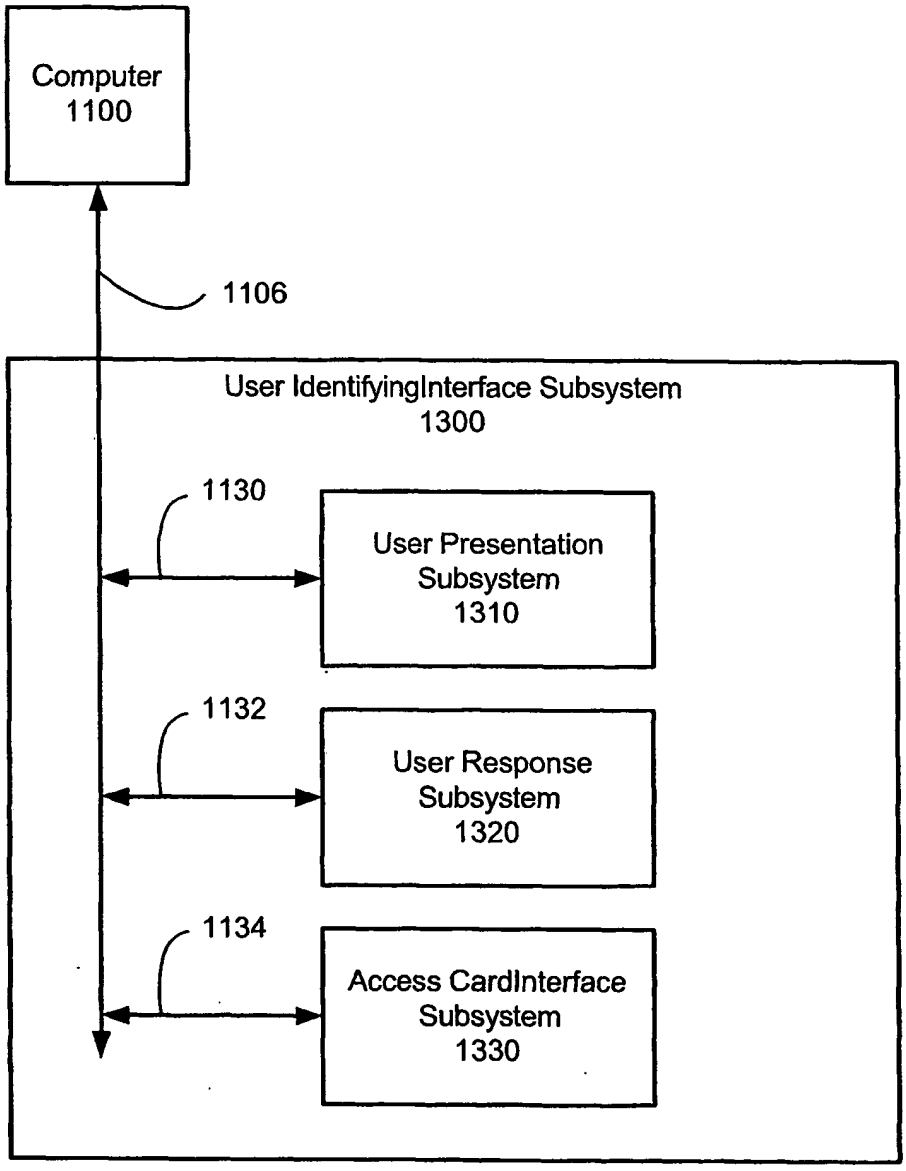
Computer
1100
1106
User IdentifyingInterface Subsystem
1300
1130
User Presentation
Subsystem
1310
1132
User Response
Subsystem
1320
1134
Access CardInterface
Subsystem
1330

Fig. 35

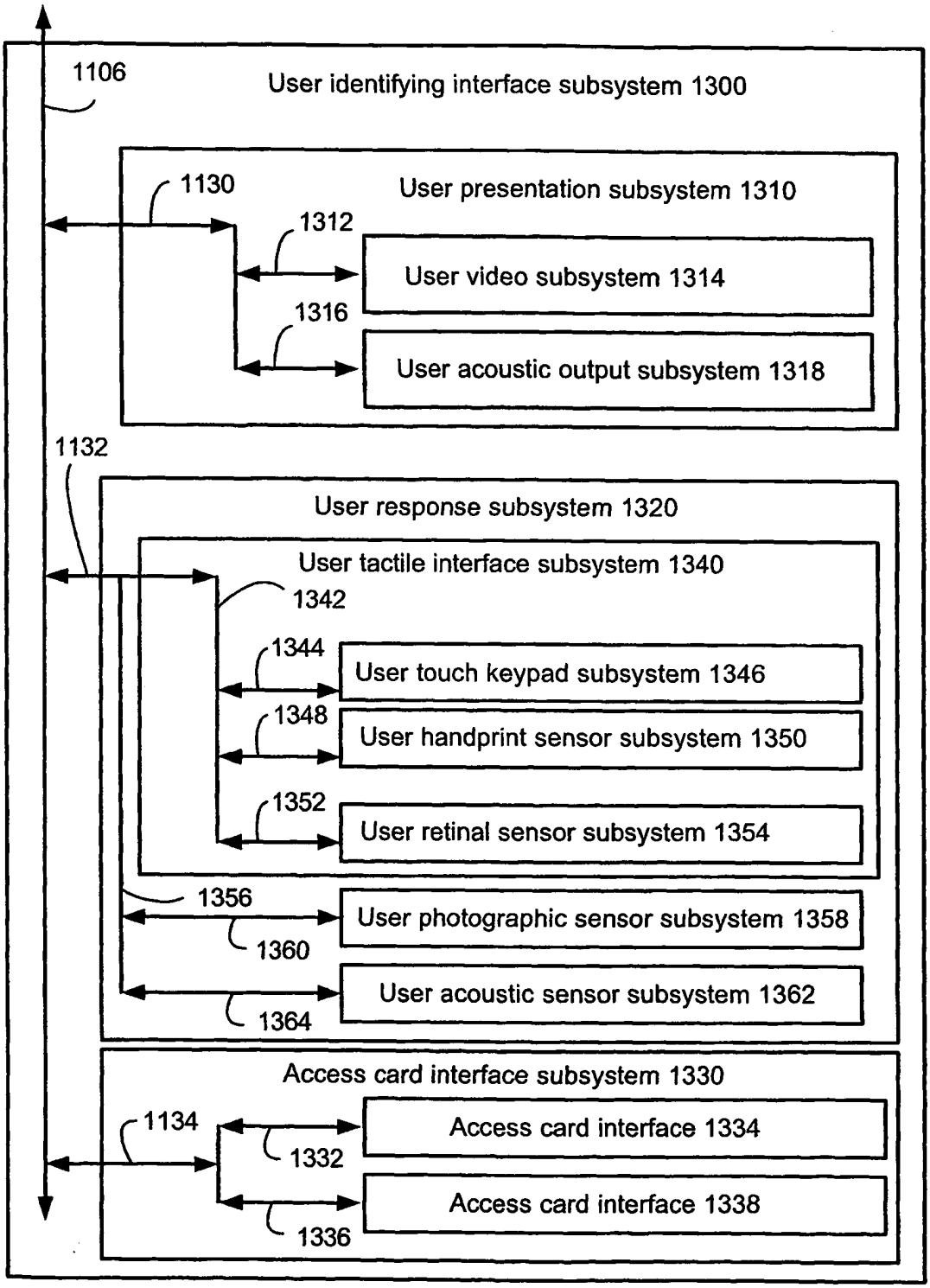
1106
User identifying interface subsystem 1300
1130
User presentation subsystem 1310
1312
User video subsystem 1314
1316
User acoustic output subsystem 1318
1132
User response subsystem 1320
User tactile interface subsystem 1340
1342
1344
User touch keypad subsystem 1346
1348
User handprint sensor subsystem 1350
1352
User retinal sensor subsystem 1354
1356
User photographic sensor subsystem 1358
1360
User acoustic sensor subsystem 1362
1364
Access card interface subsystem 1330
1134
Access card interface 1334
1332
Access card interface 1338
1336

Fig. 36

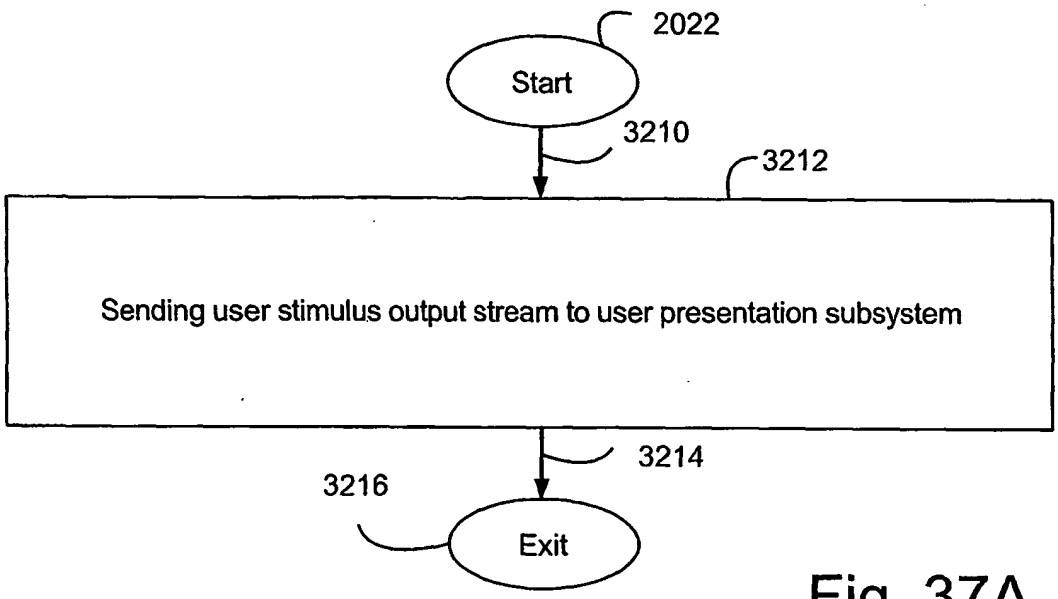

Fig. 37A

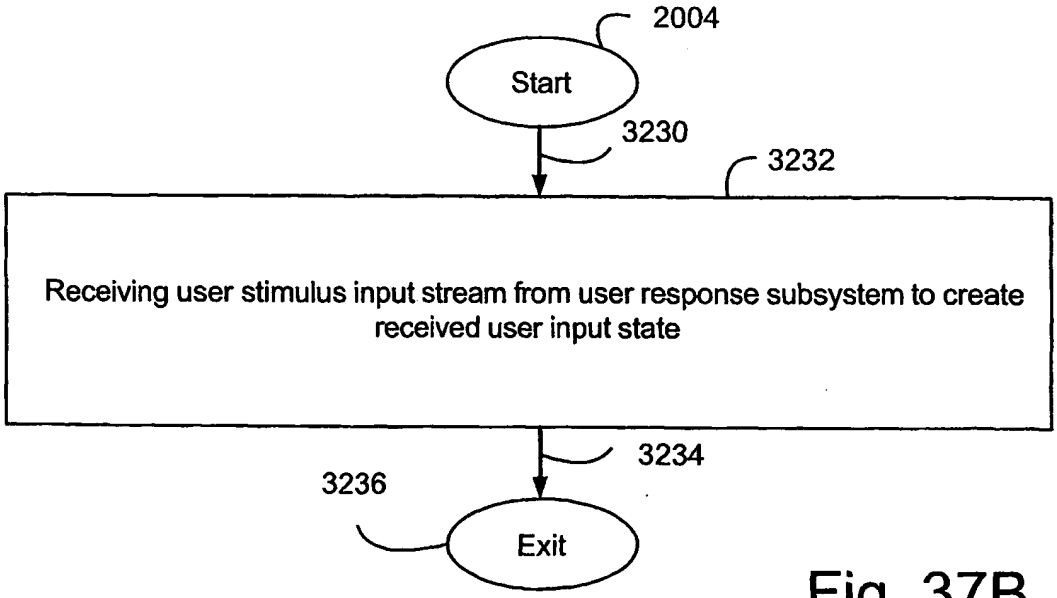

Fig. 37B

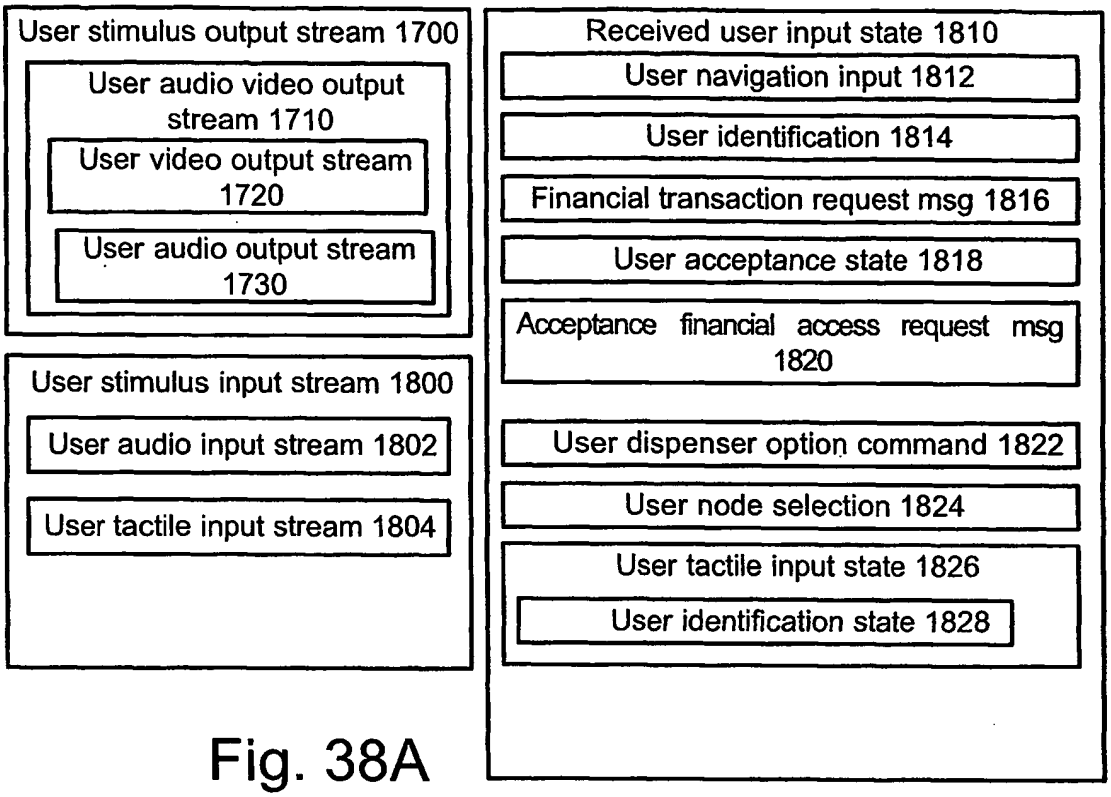

Fig. 38A

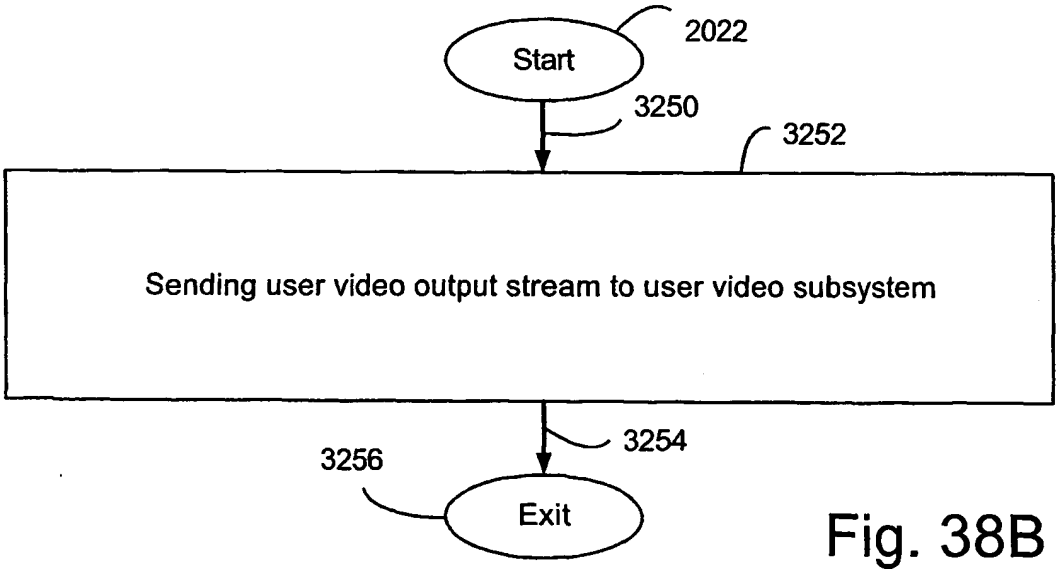

Fig. 38B

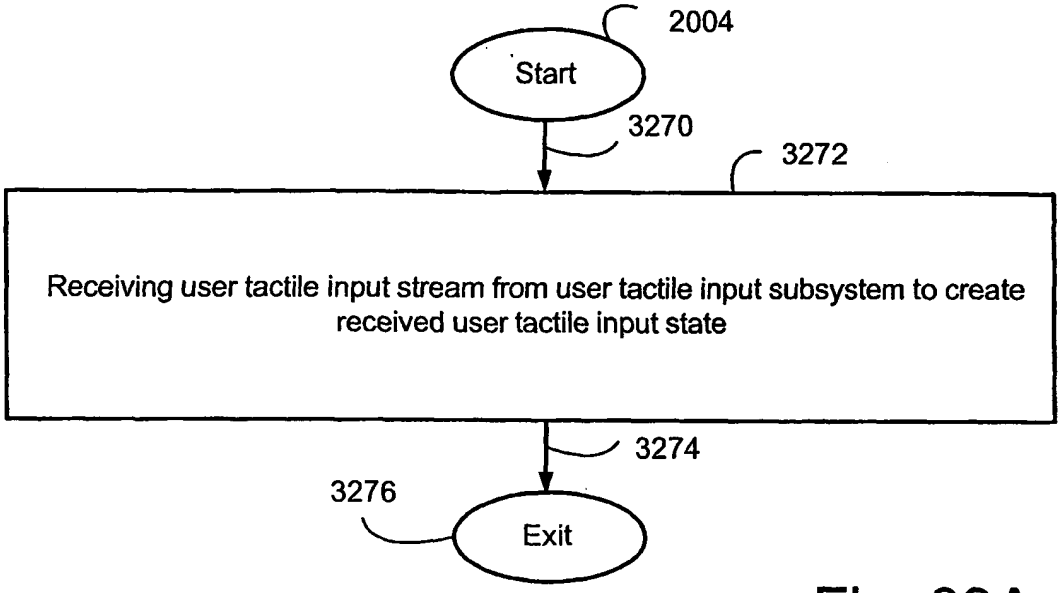

Fig. 39A

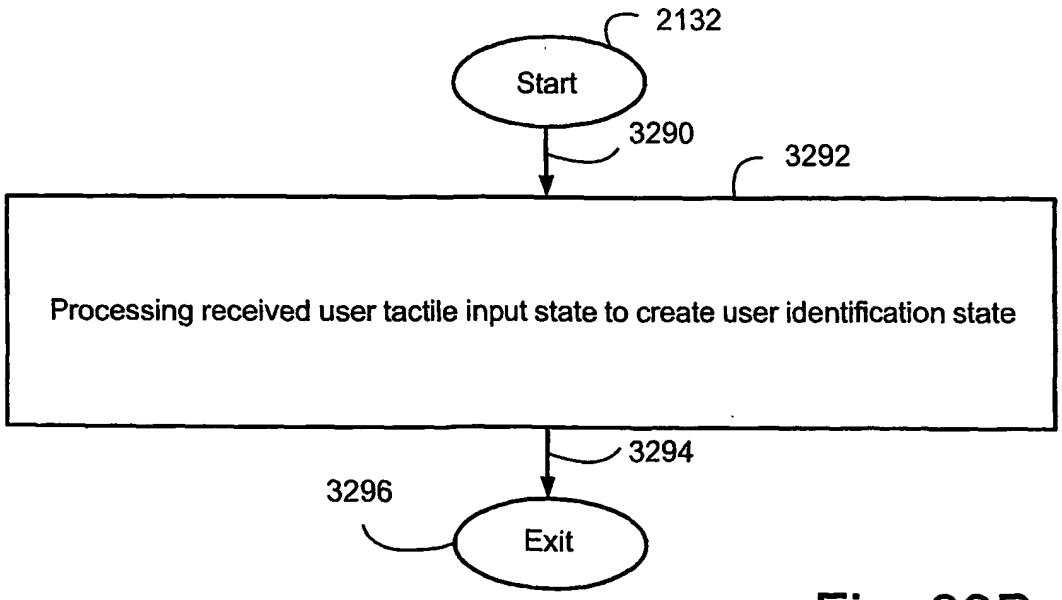

Fig. 39B

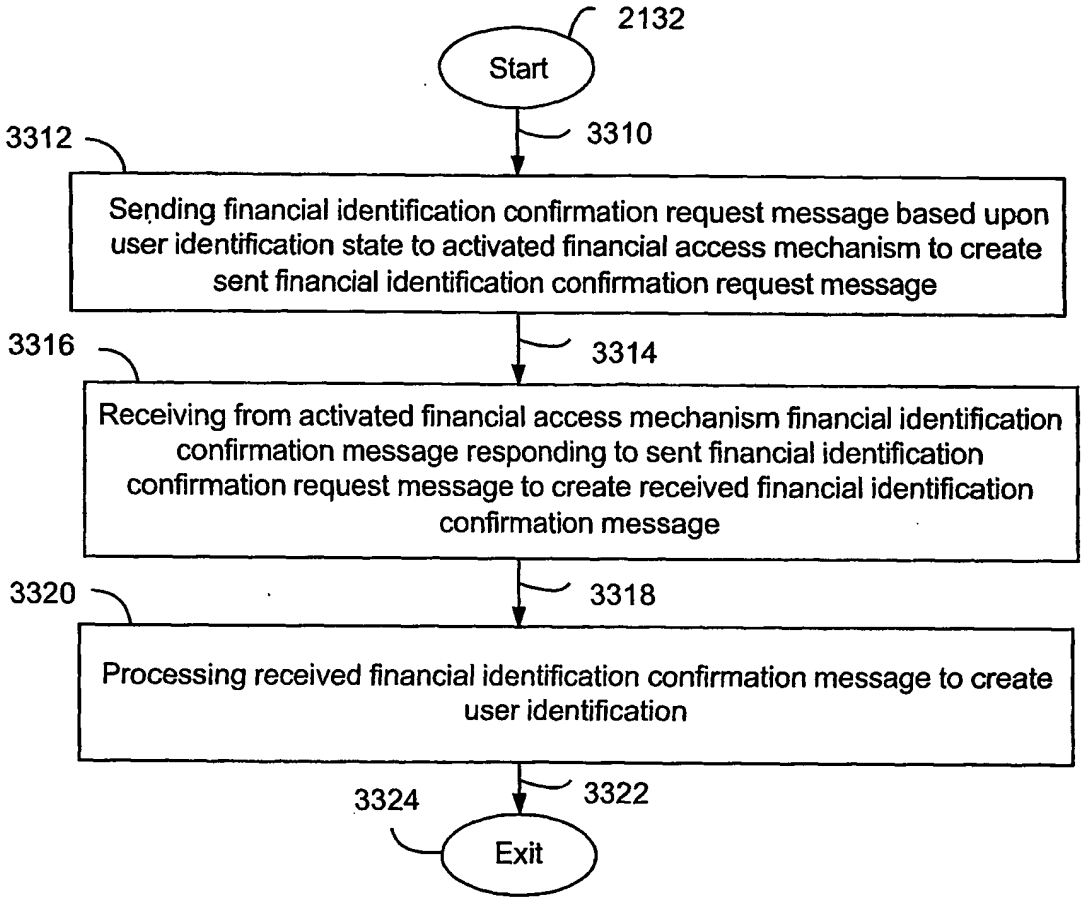
2132
Start
3310
3312
Sending financial identification confirmation request message based upon user identification state to activated financial access mechanism to create sent financial identification confirmation request message
3314
3316
Receiving from activated financial access mechanism financial identification confirmation message responding to sent financial identification confirmation request message to create received financial identification confirmation message
3318
3320
Processing received financial identification confirmation message to create user identification
3322
3324
Exit

Fig. 40

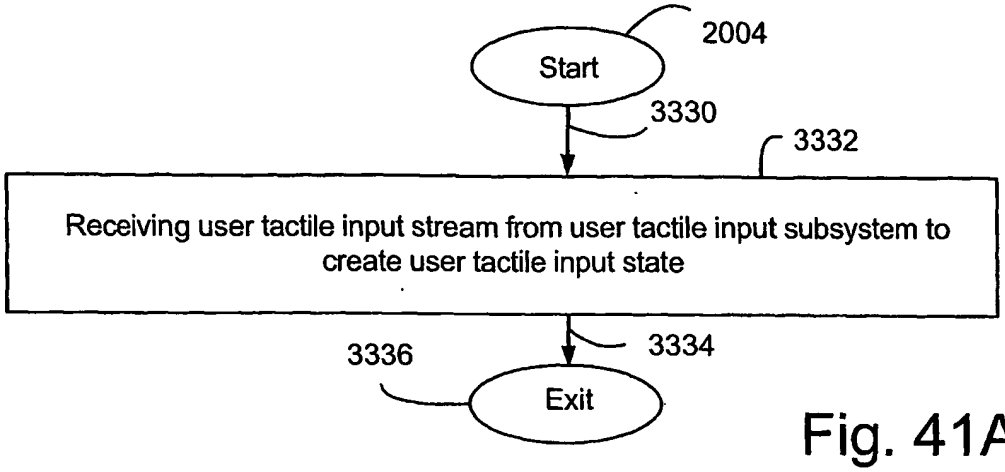

Fig. 41A

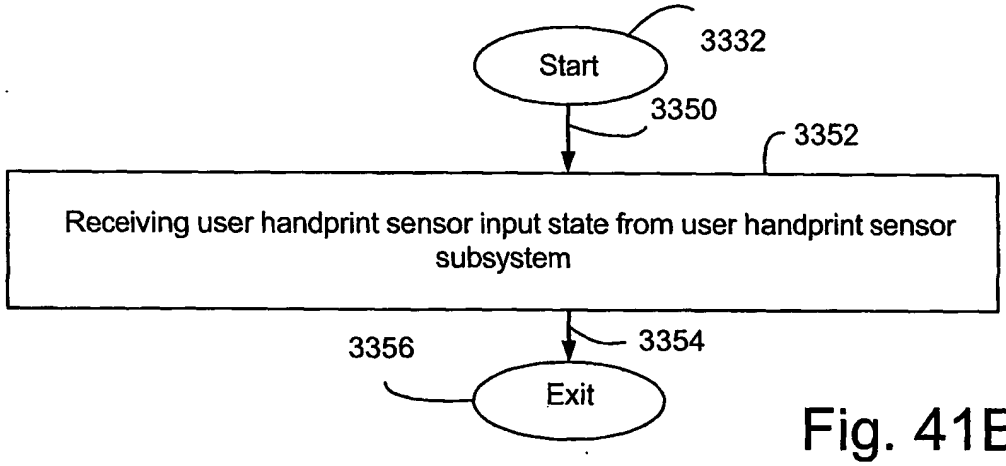

Fig. 41B

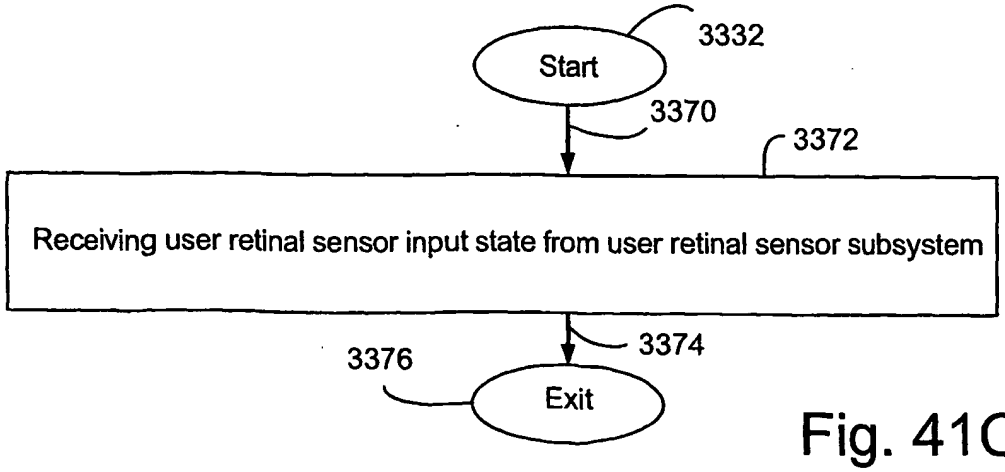

Fig. 41C

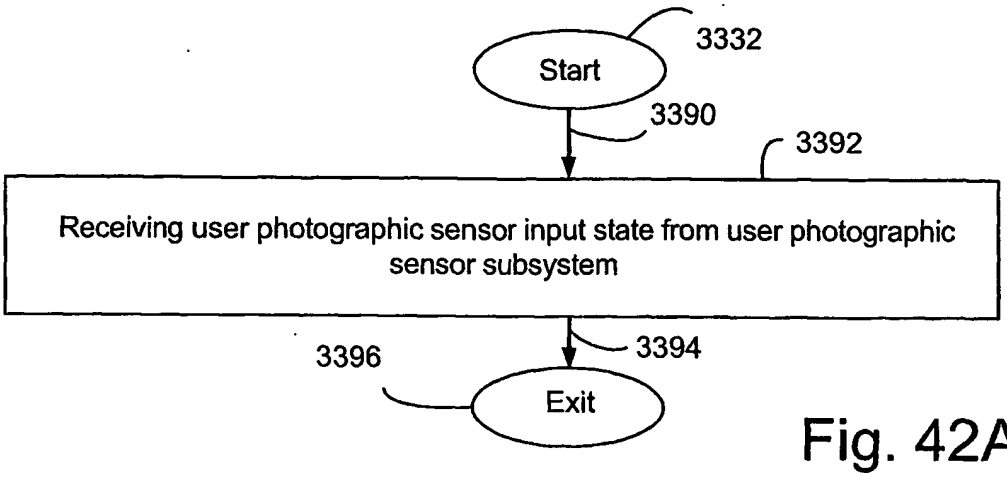

Fig. 42A

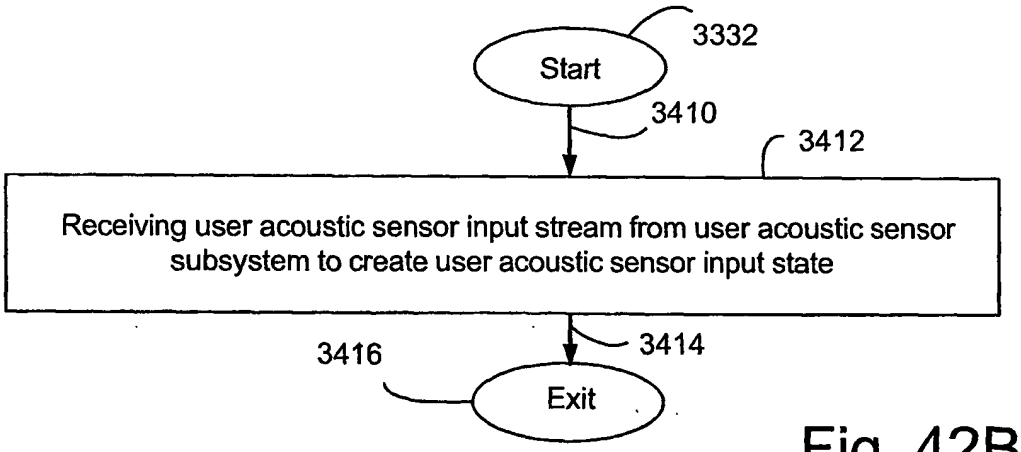

Fig. 42B

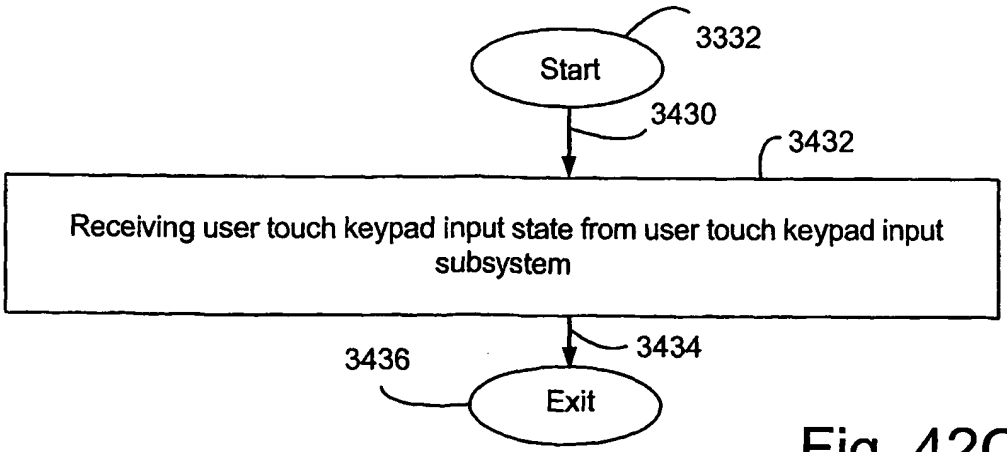

Fig. 42C

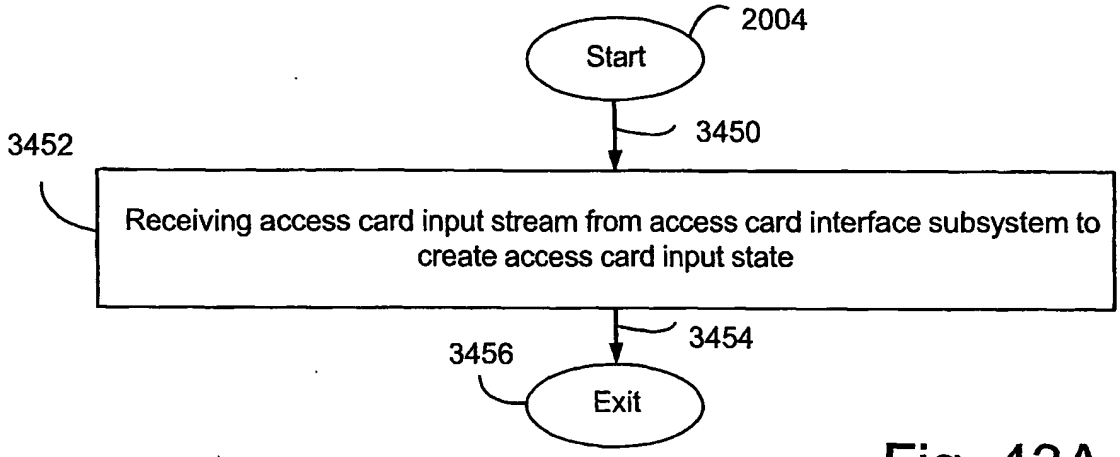

Fig. 43A

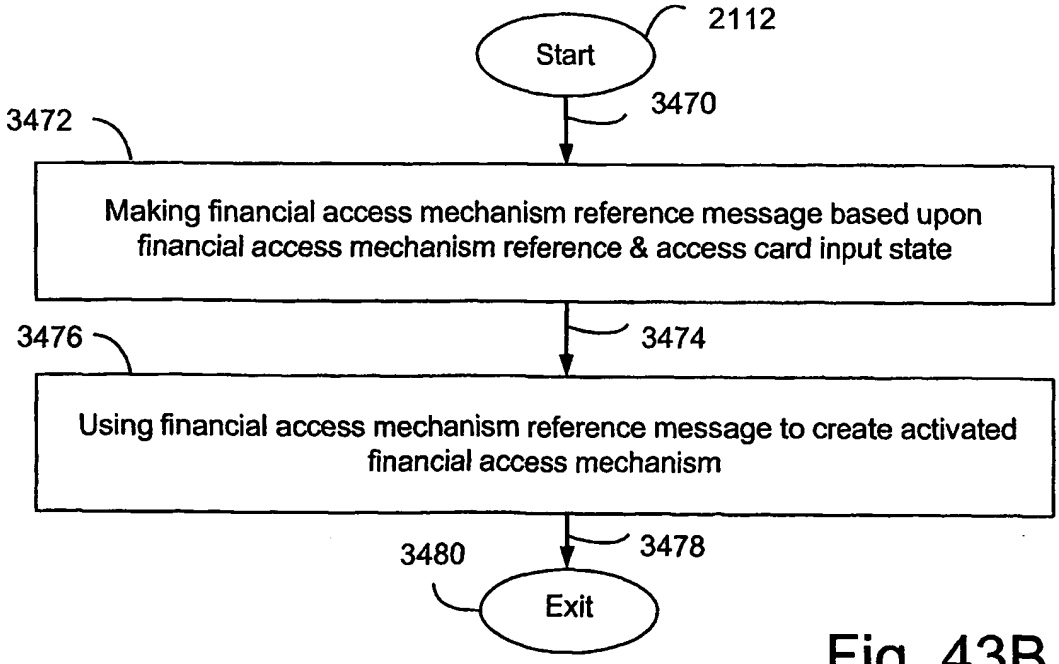

Fig. 43B

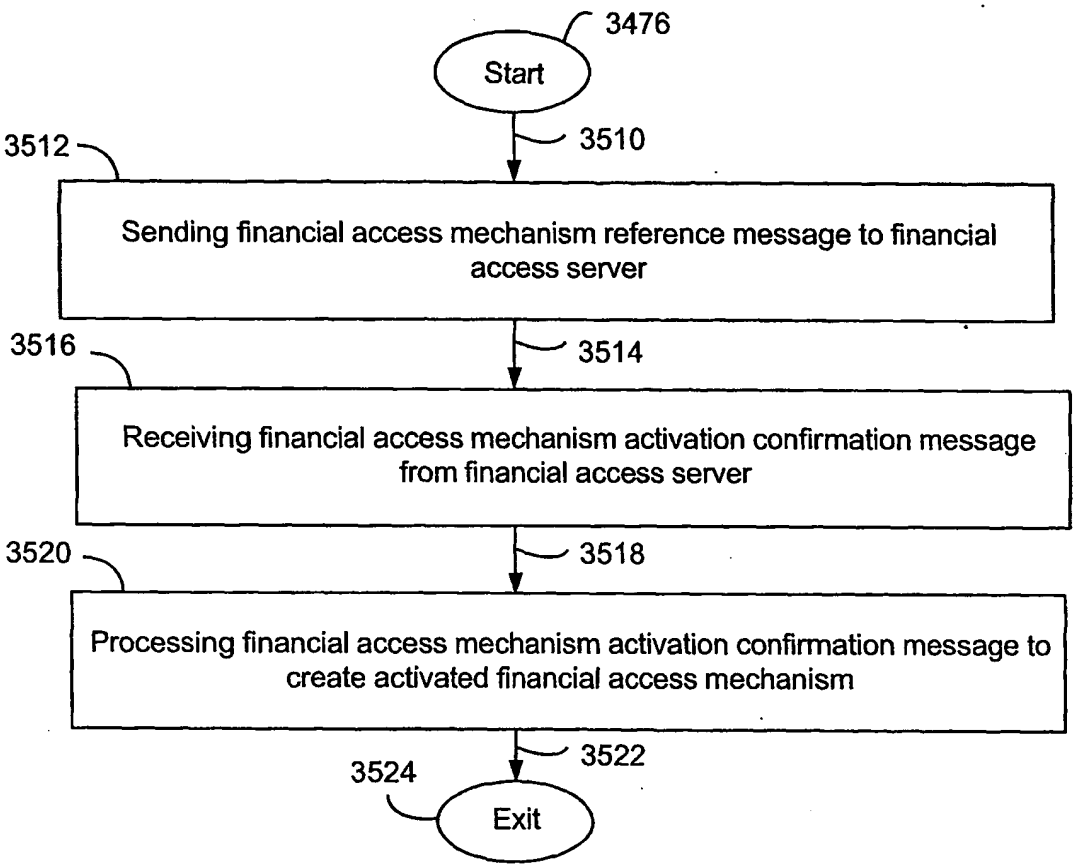
3476
Start
3510
3512
Sending financial access mechanism reference message to financial access server
3514
3516
Receiving financial access mechanism activation confirmation message from financial access server
3518
3520
Processing financial access mechanism activation confirmation message to create activated financial access mechanism
3522
3524
Exit

Fig. 44

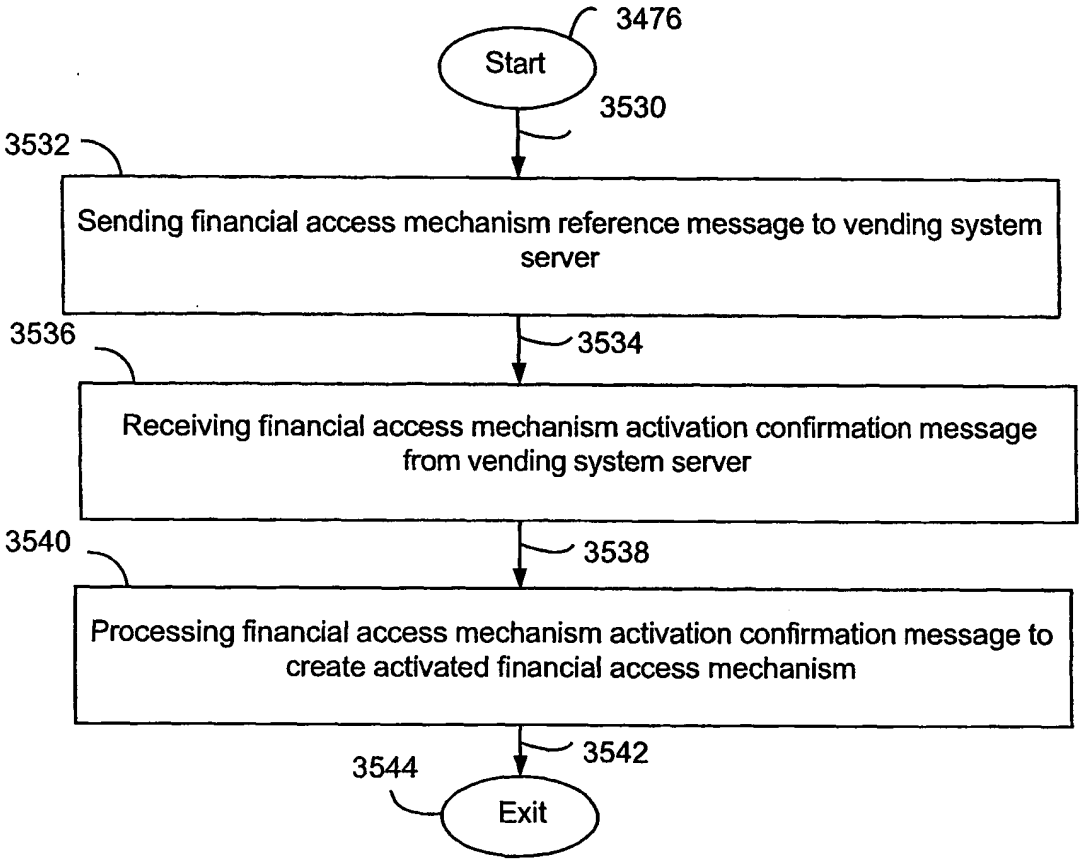
3476
Start
3530
3532
Sending financial access mechanism reference message to vending system server
3536
3534
Receiving financial access mechanism activation confirmation message from vending system server
3540
3538
Processing financial access mechanism activation confirmation message to create activated financial access mechanism
3542
3544
Exit

Fig. 45

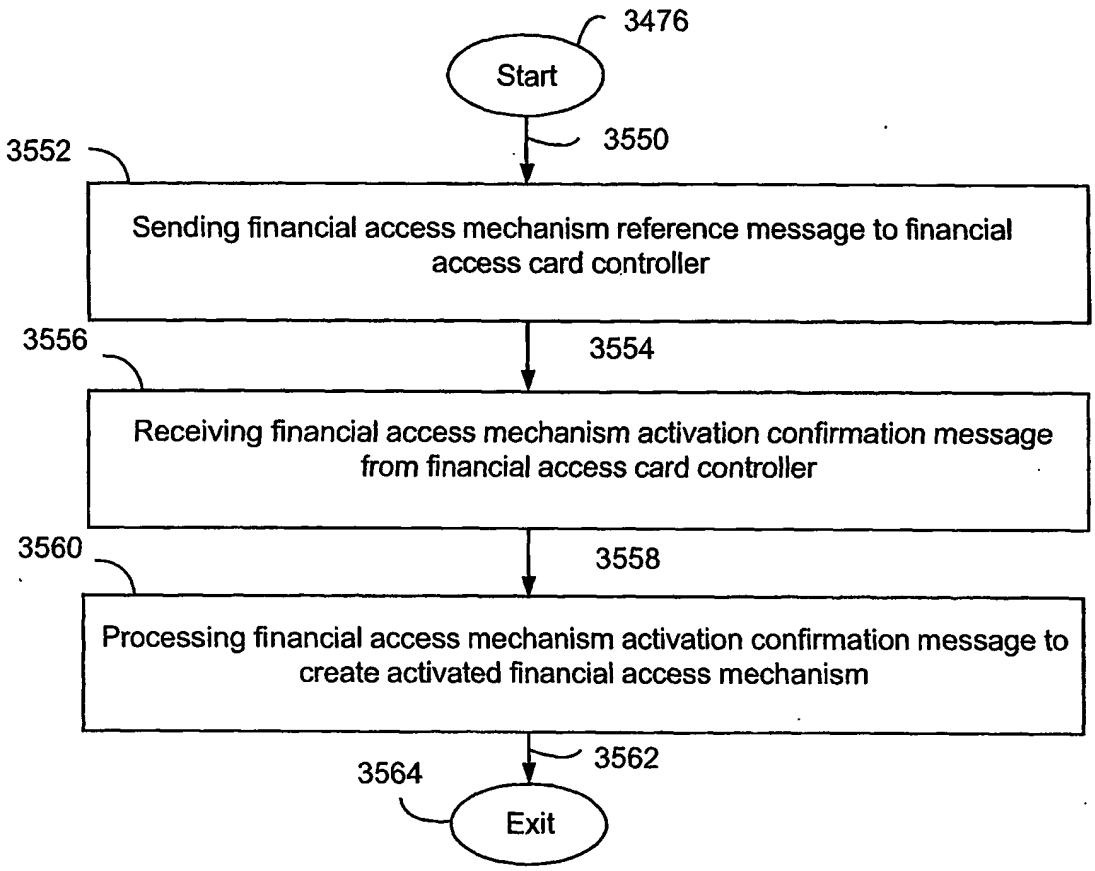
3476
Start
3550
3552
Sending financial access mechanism reference message to financial access card controller
3556
3554
Receiving financial access mechanism activation confirmation message from financial access card controller
3560
3558
Processing financial access mechanism activation confirmation message to create activated financial access mechanism
3562
3564
Exit

Fig. 46

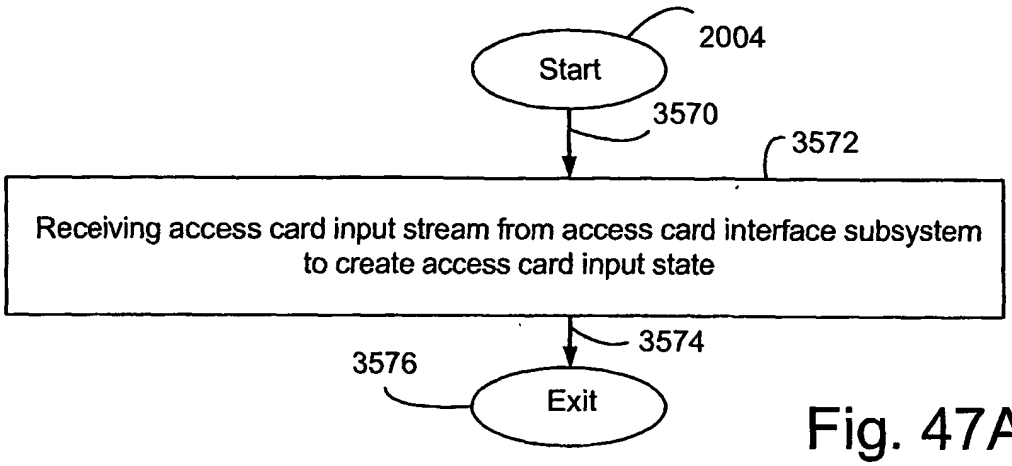

Fig. 47A

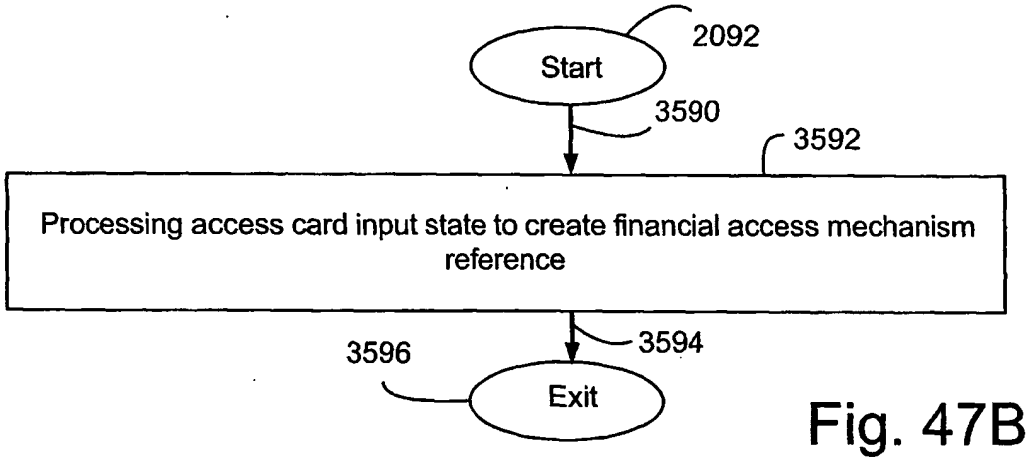

Fig. 47B

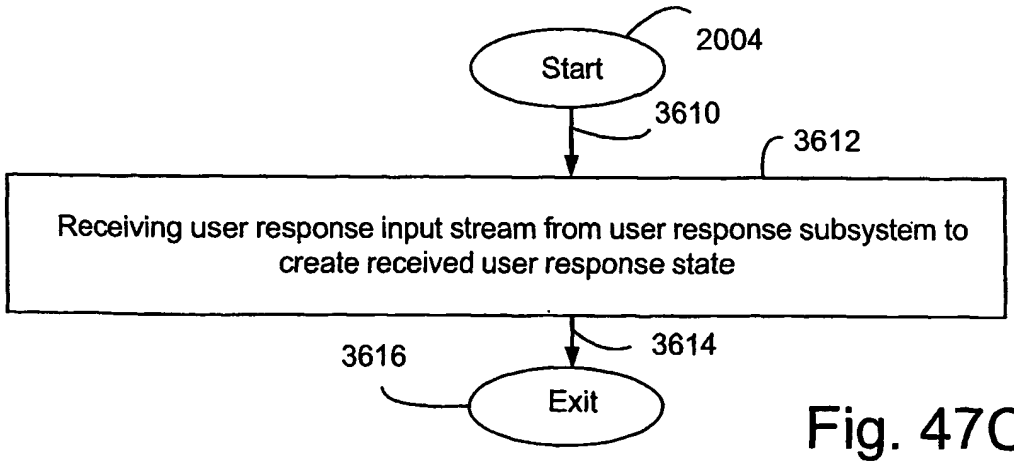

Fig. 47C

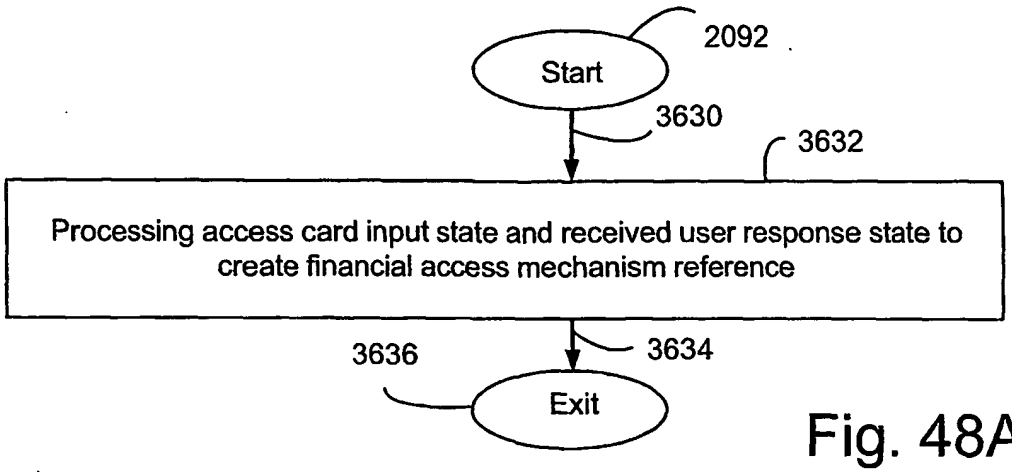

Fig. 48A

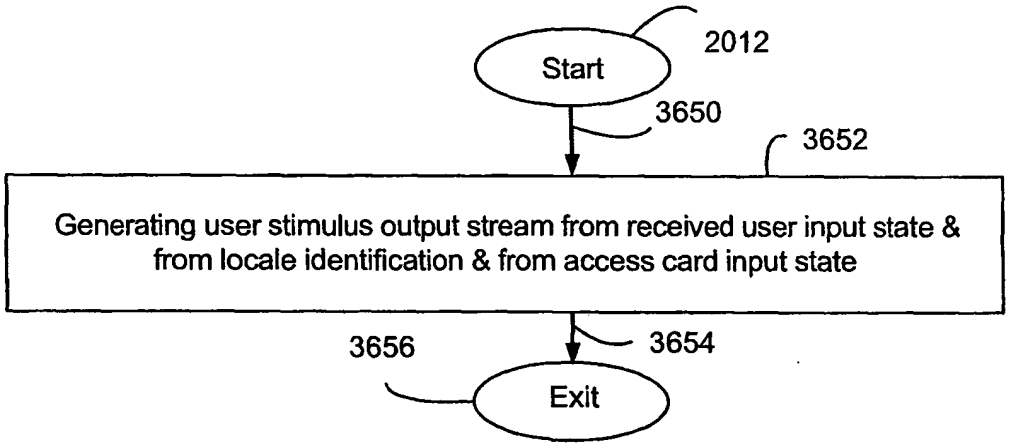

Fig. 48B

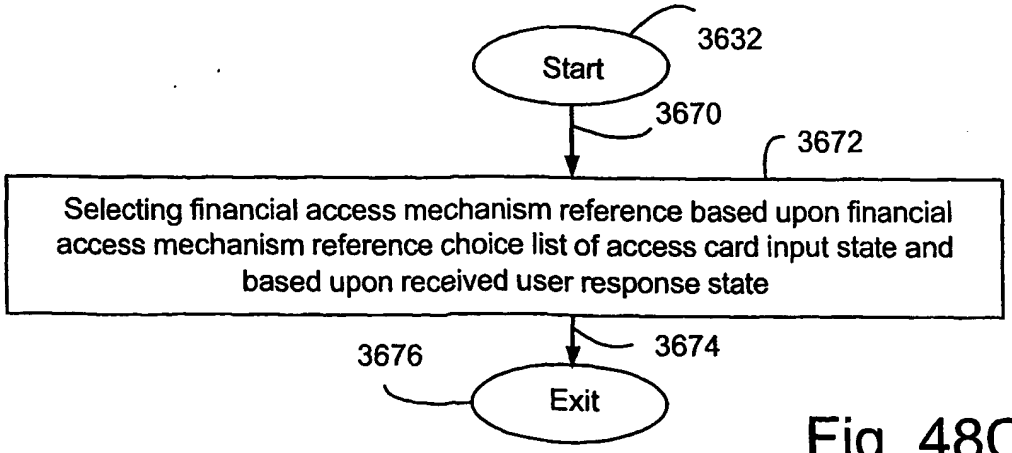

Fig. 48C

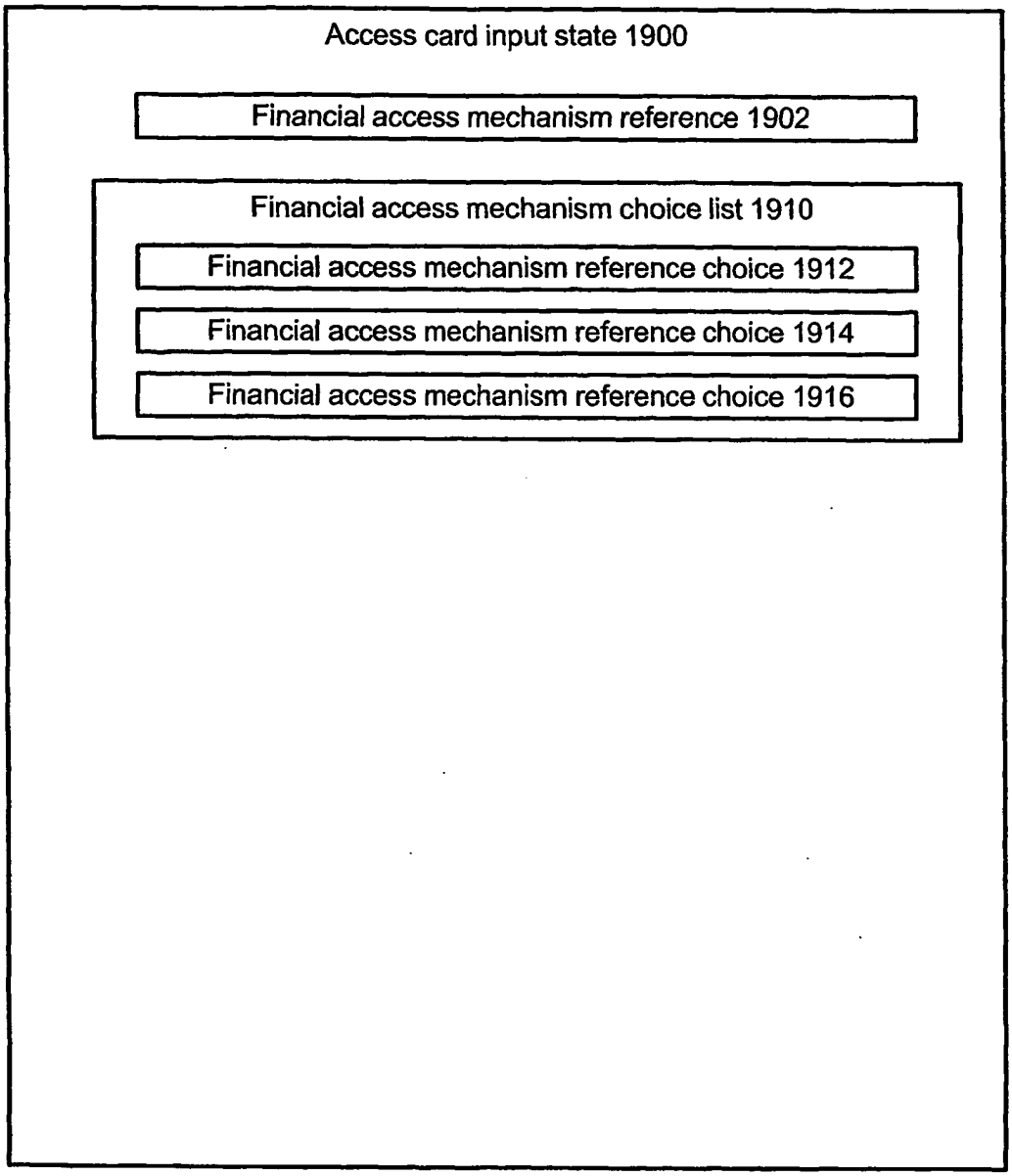
Access card input state 1900
Financial access mechanism reference 1902
Financial access mechanism choice list 1910
Financial access mechanism reference choice 1912
Financial access mechanism reference choice 1914
Financial access mechanism reference choice 1916

Fig. 49

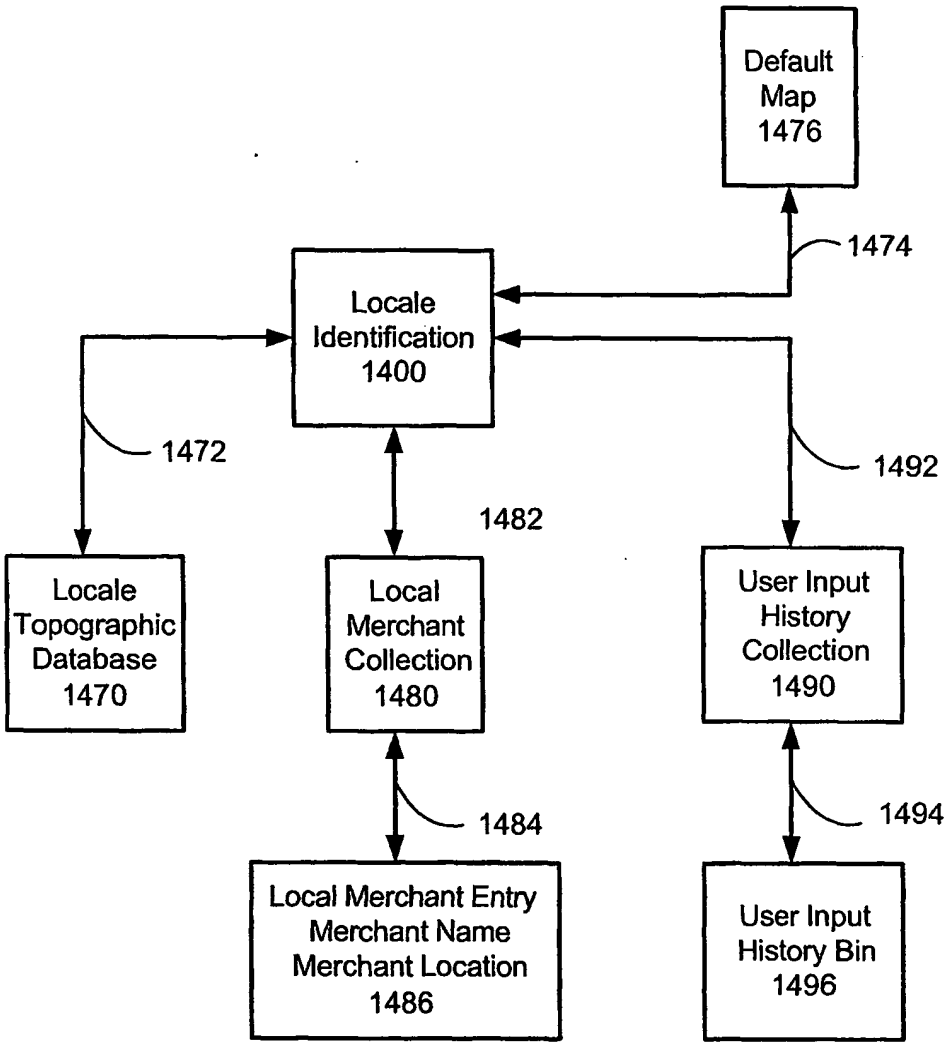
Default Map 1476
1474
Locale Identification 1400
1472
1492
1482
Locale Topographic Database 1470
Local Merchant Collection 1480
User Input History Collection 1490
1484
1494
Local Merchant Entry Merchant Name Merchant Location 1486
User Input History Bin 1496

Fig. 50

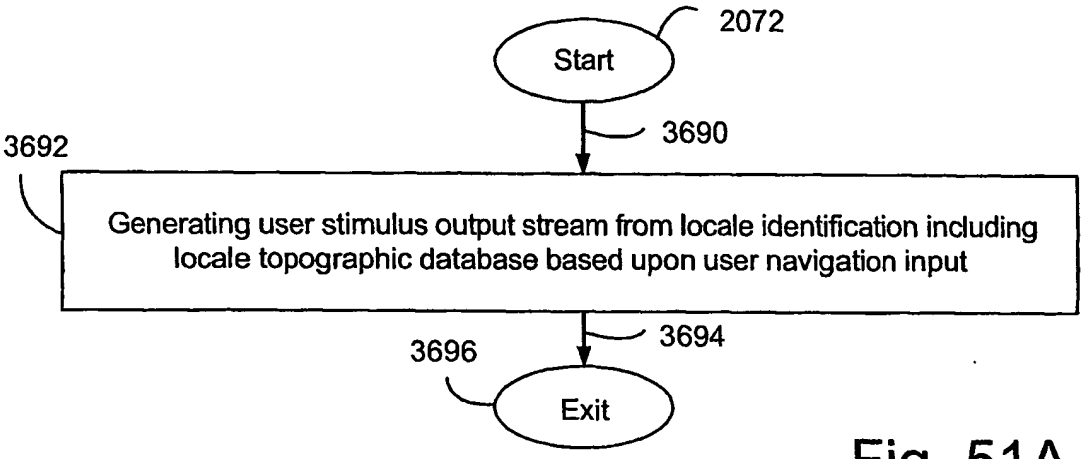

Fig. 51A

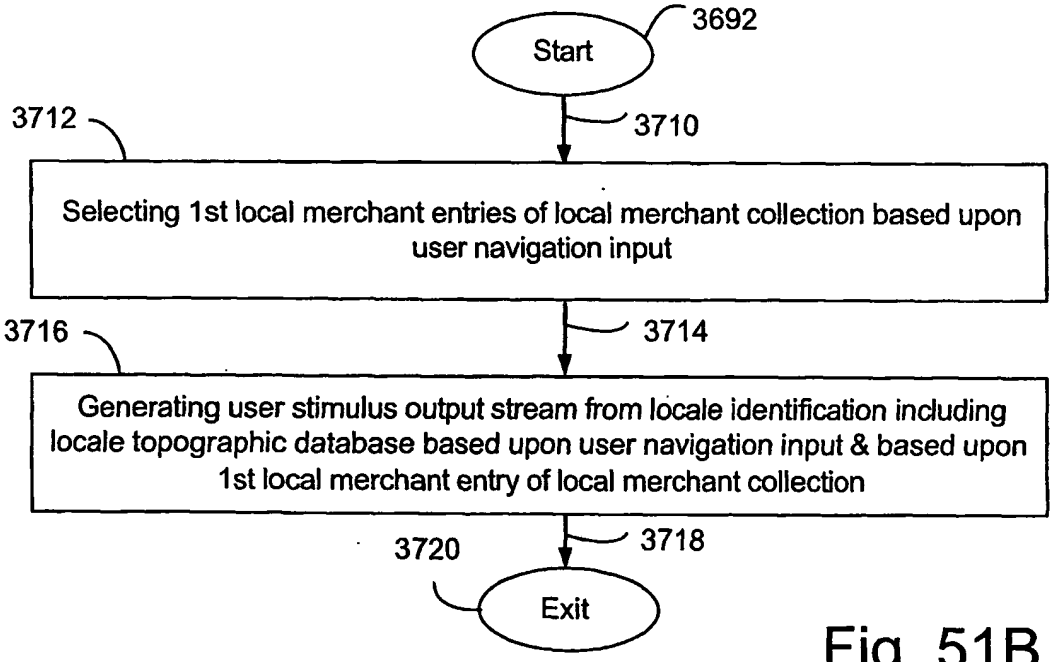

Fig. 51B

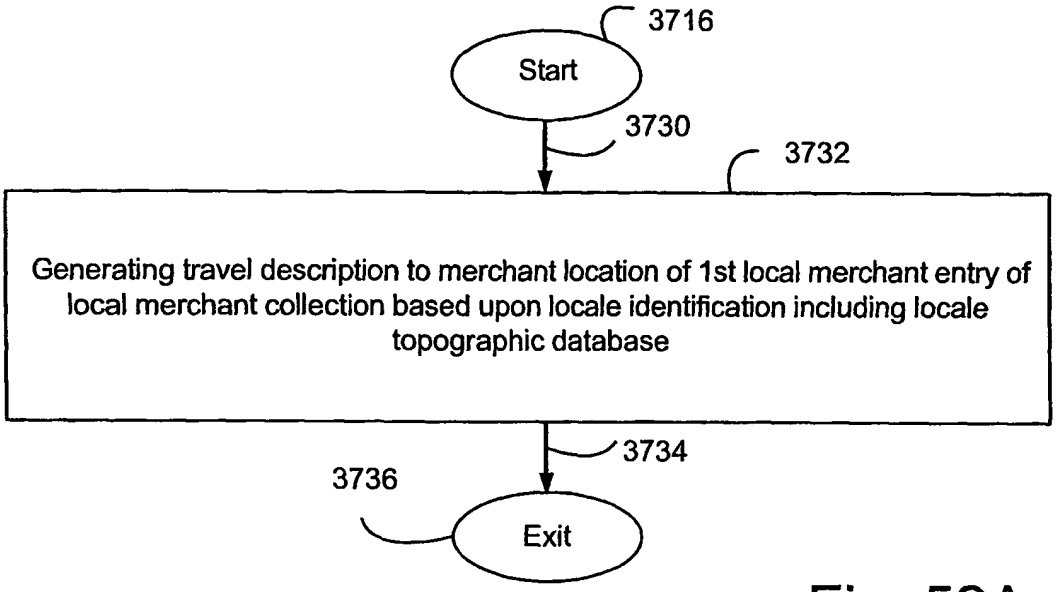

Fig. 52A

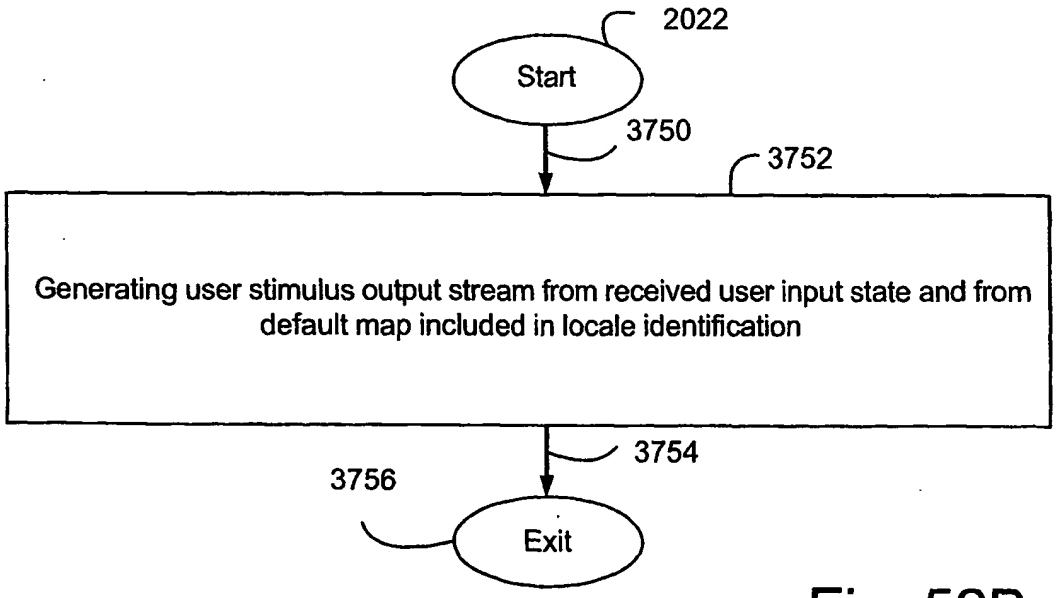

Fig. 52B

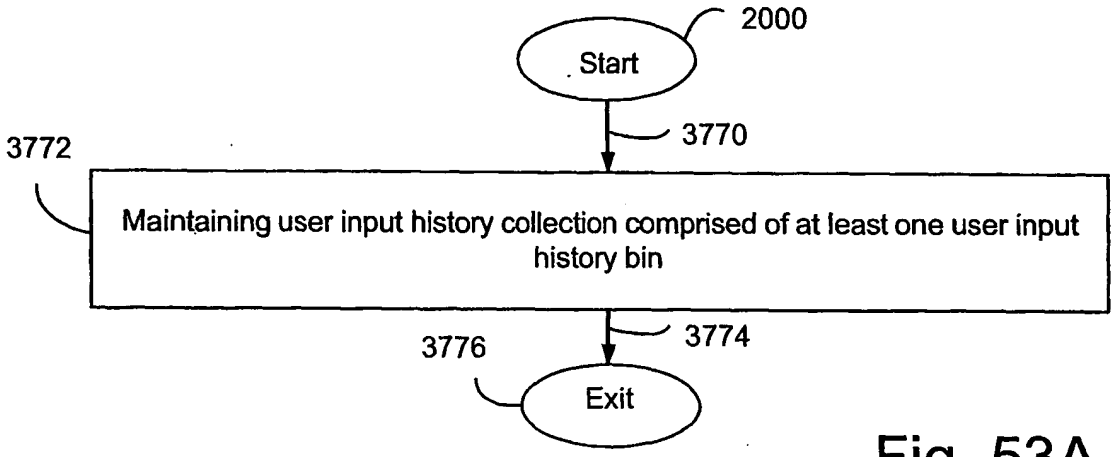

Fig. 53A

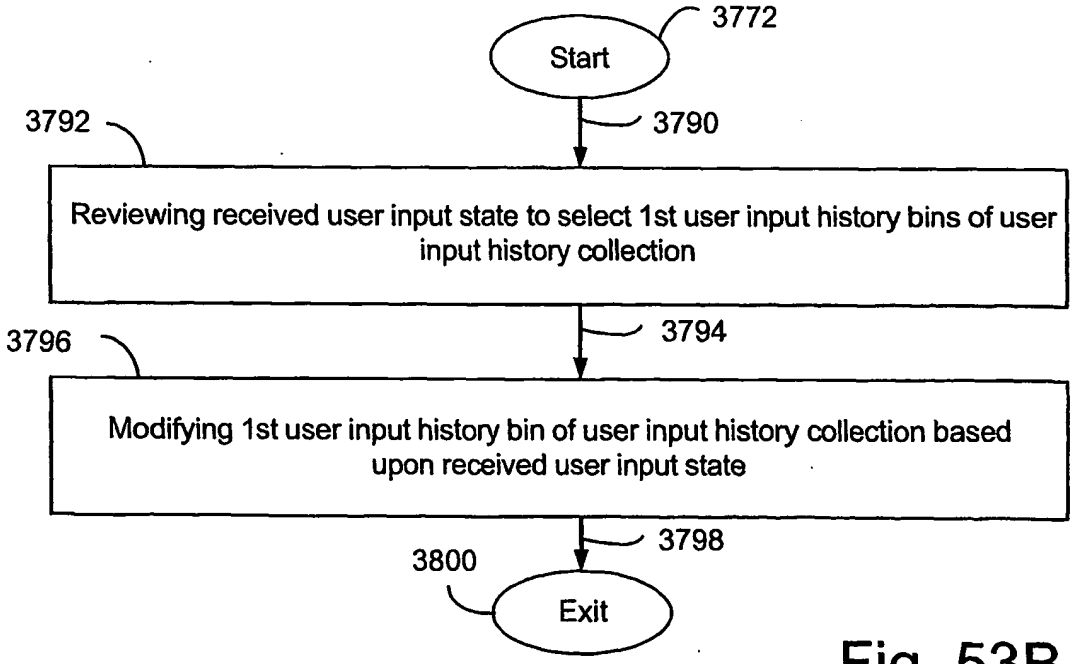

Fig. 53B

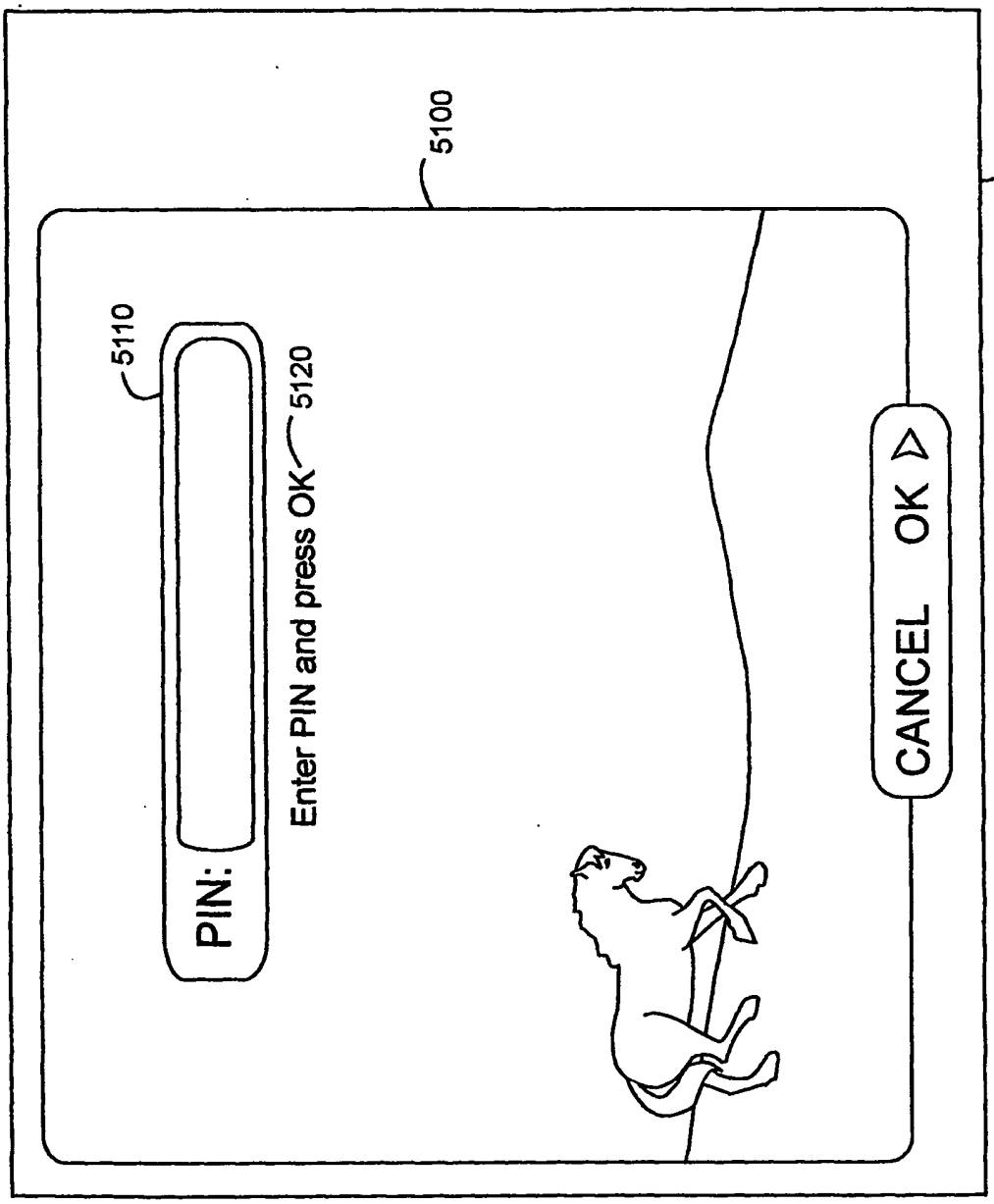

Fig. 54

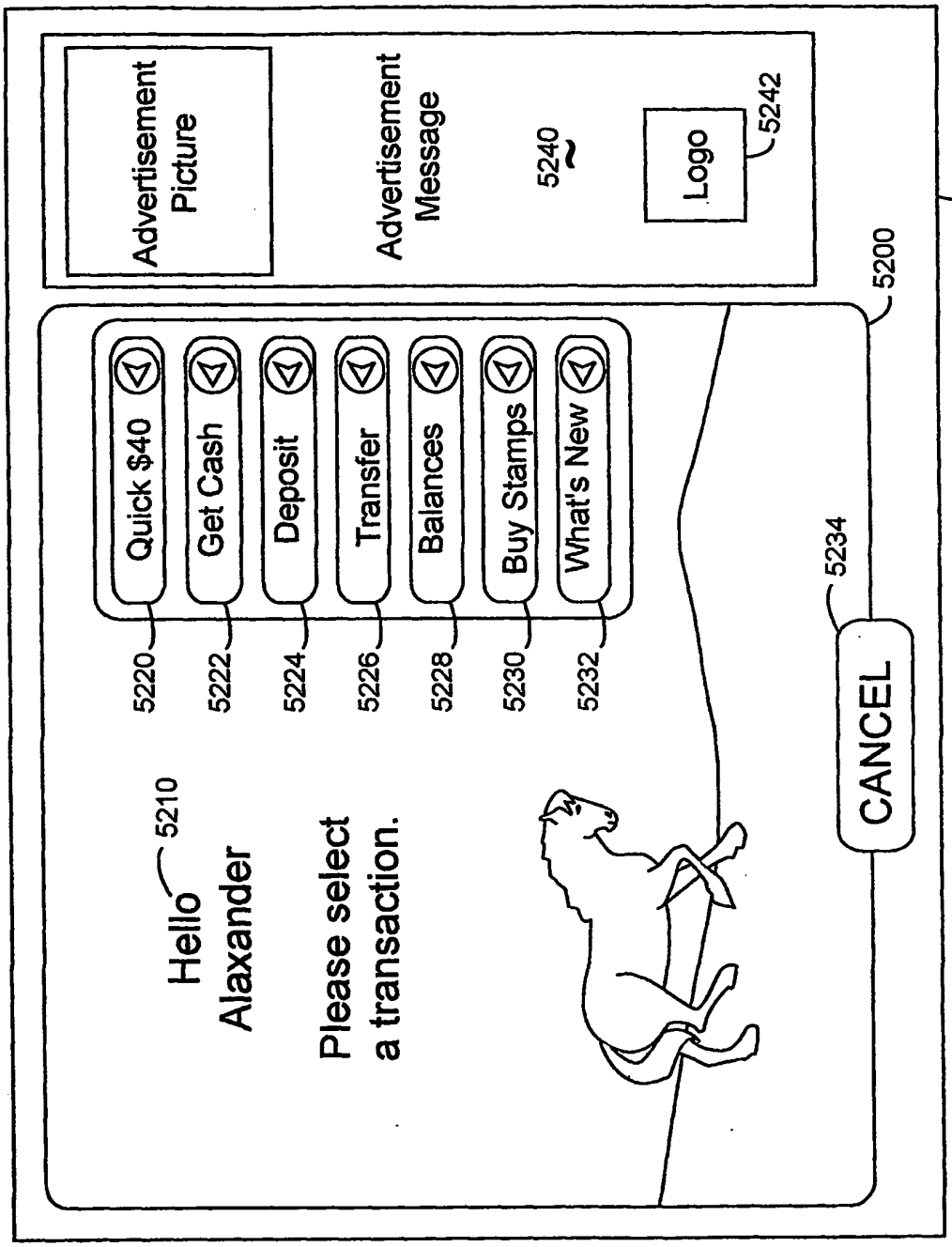
Advertisement Picture
Advertisement Message
5240
Logo
5242
5000
5200
Quick $40
Get Cash
Deposit
Transfer
Balances
Buy Stamps
What's New
5220
5222
5224
5226
5228
5230
5232
Hello Alaxander
5210
Please select a transaction.
CANCEL
5234

Fig. 55

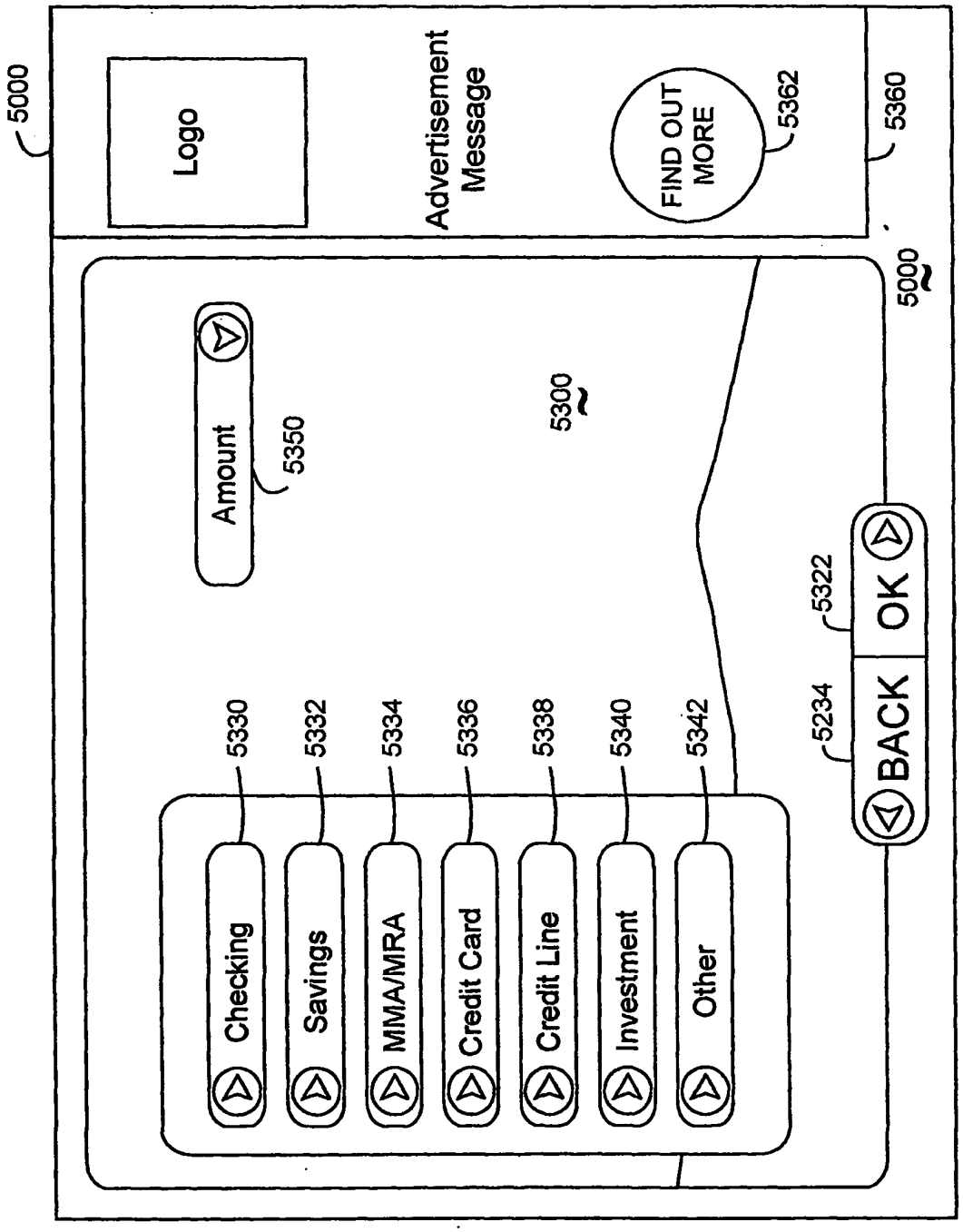
5000
Logo
Advertisement Message
FIND OUT MORE
5362
5360
5000
5300
Amount
5350
5330
5332
5334
5336
5338
5340
5342
Checking
Savings
MMA/MRA
Credit Card
Credit Line
Investment
Other
5322
OK
5234
BACK

Fig. 56

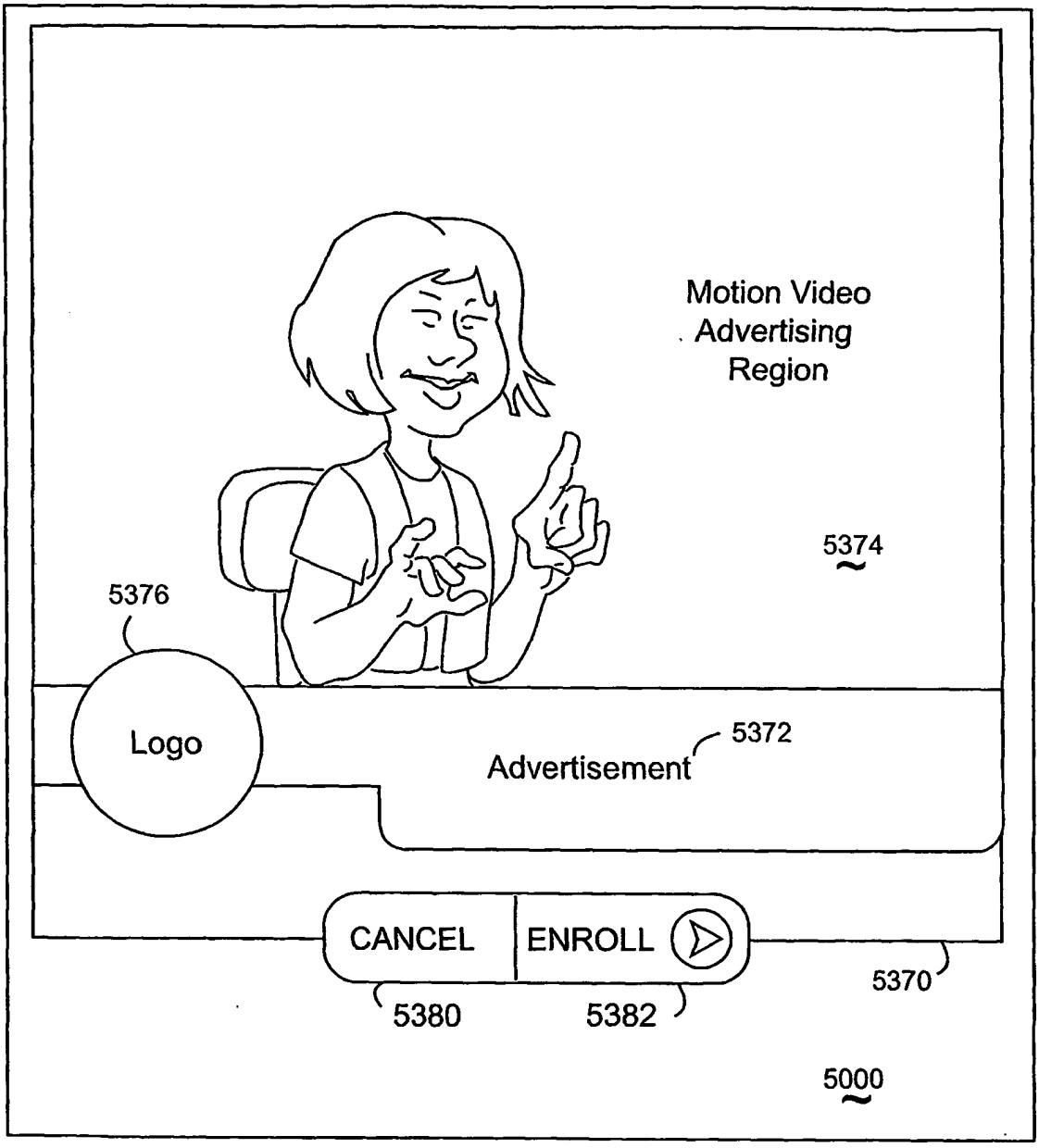
Motion Video
Advertising
Region
5374
5376
Logo
Advertisement
5372
CANCEL
ENROLL
5370
5380
5382
5000

Fig. 57

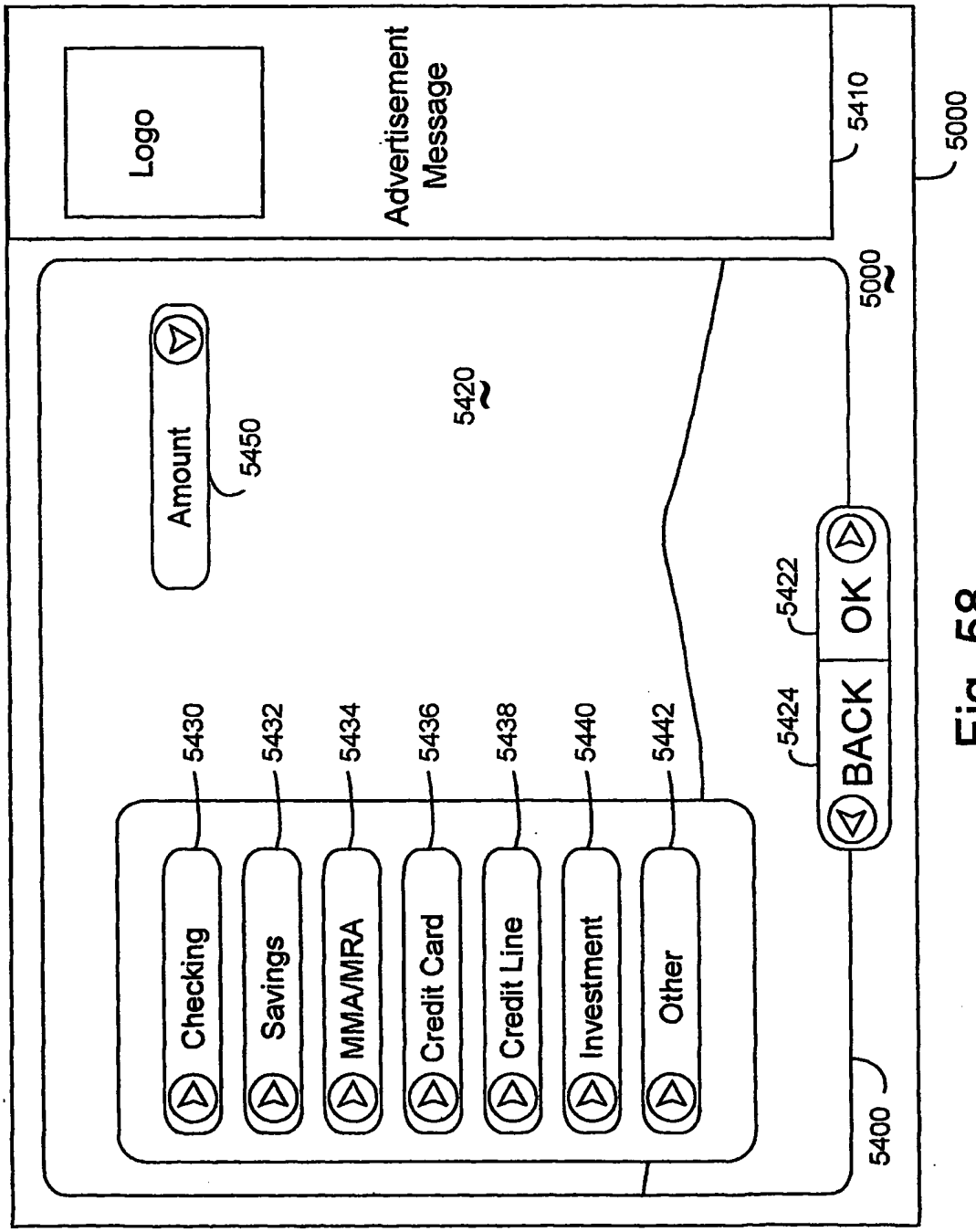
Logo
Advertisement Message
5410
5000
5000
5420
Amount
5450
5430
5432
5434
5436
5438
5440
5442
Checking
Savings
MMA/MRA
Credit Card
Credit Line
Investment
Other
5422
5424
OK
BACK
5400

Fig. 58

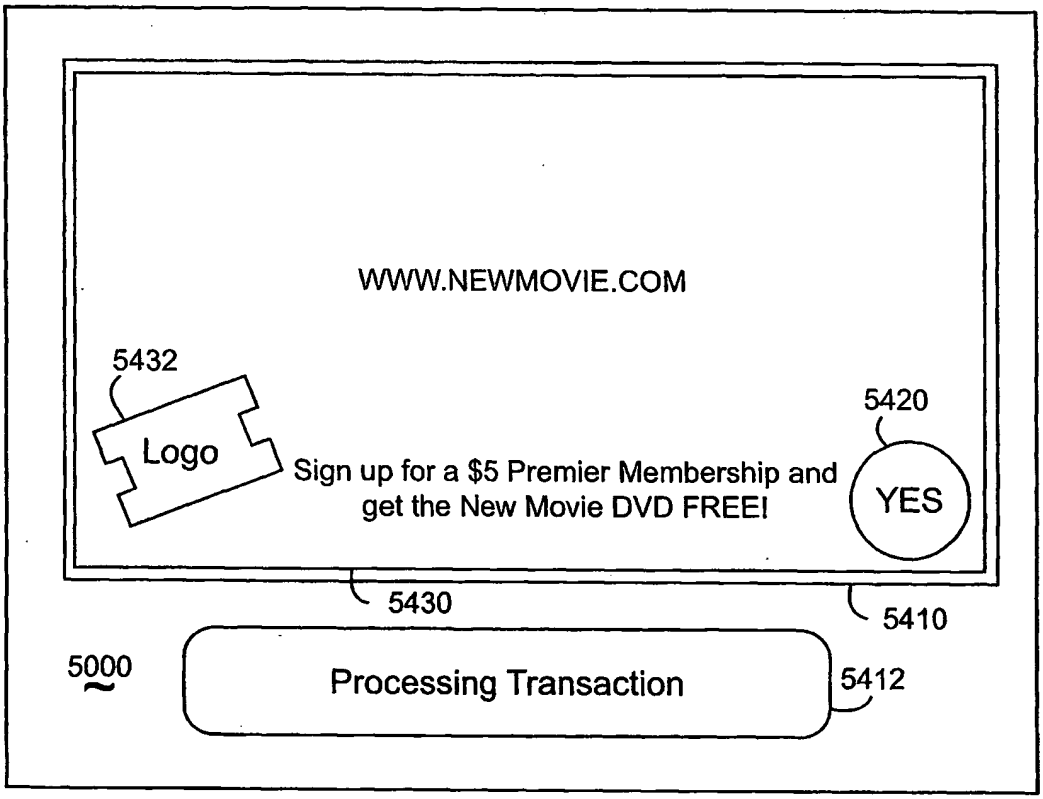
WWW.NEWMOVIE.COM
5432
Logo
Sign up for a $5 Premier Membership and get the New Movie DVD FREE!
5420
YES
5430
5410
5000
Processing Transaction
5412

Fig. 59

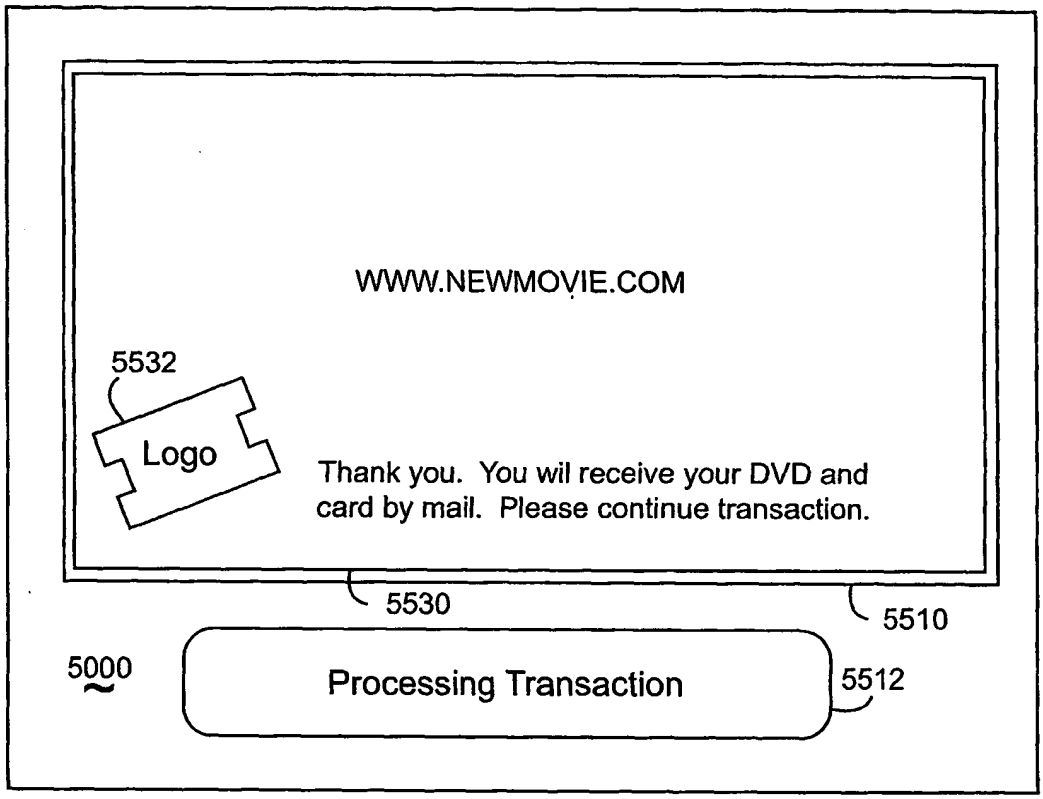
WWW.NEWMOVIE.COM
5532
Logo
Thank you. You wil receive your DVD and card by mail. Please continue transaction.
5530
5510
5000
Processing Transaction
5512

Fig. 60

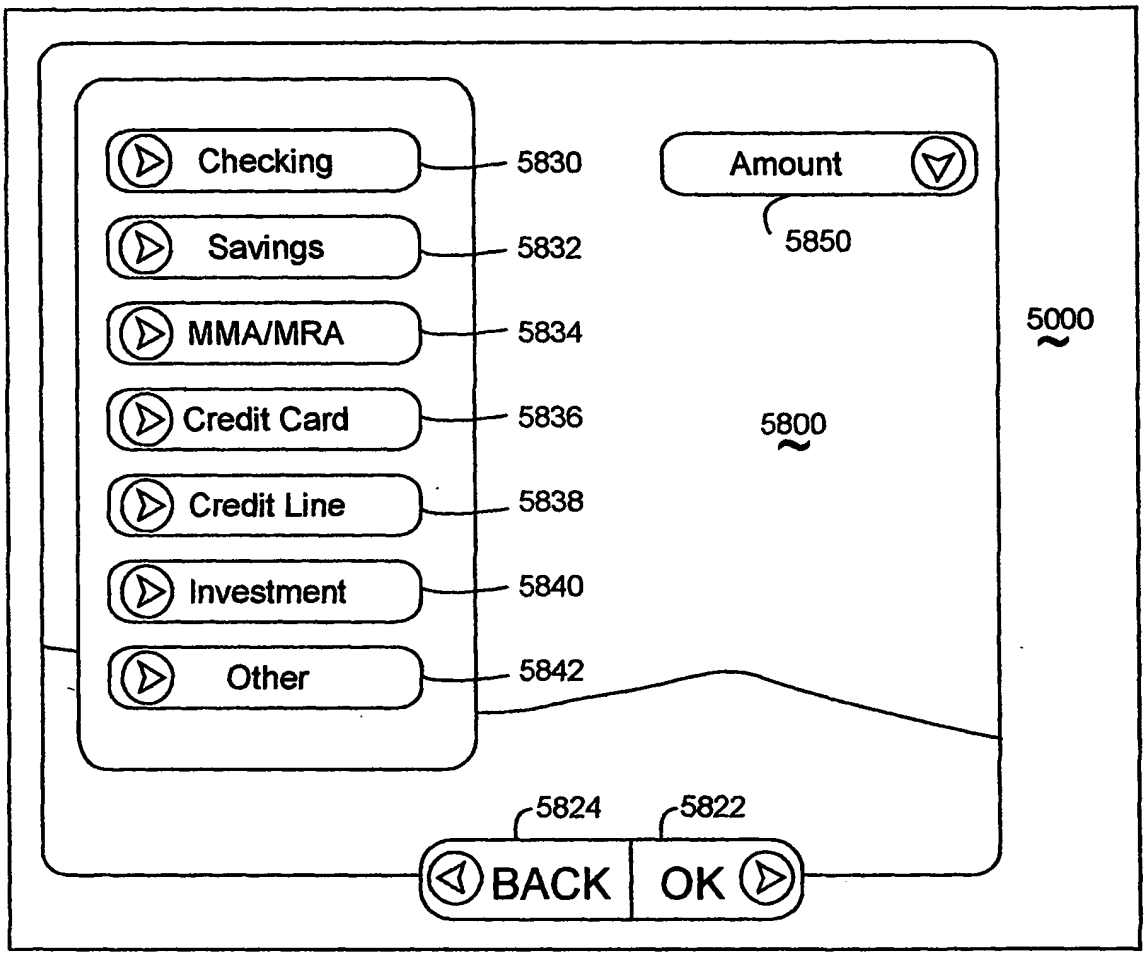
Checking
5830
Savings
5832
MMA/MRA
5834
Credit Card
5836
Credit Line
5838
Investment
5840
Other
5842
Amount
5850
5000
5800
5824
5822
BACK
OK

Fig. 61

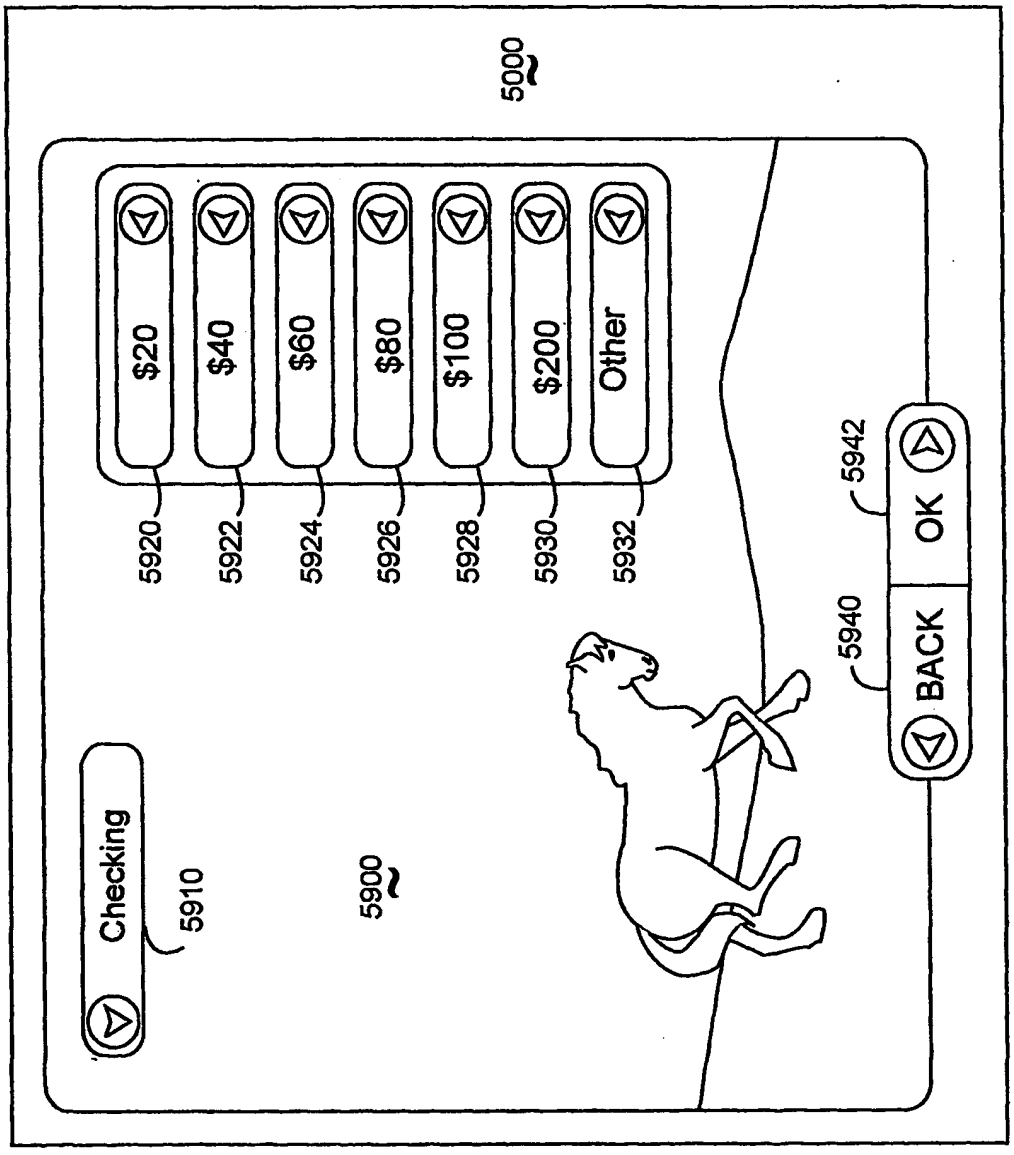
5000
$20
$40
$60
$80
$100
$200
Other
5920
5922
5924
5926
5928
5930
5932
5942
OK
5940
BACK
Checking
5910
5900

Fig. 62

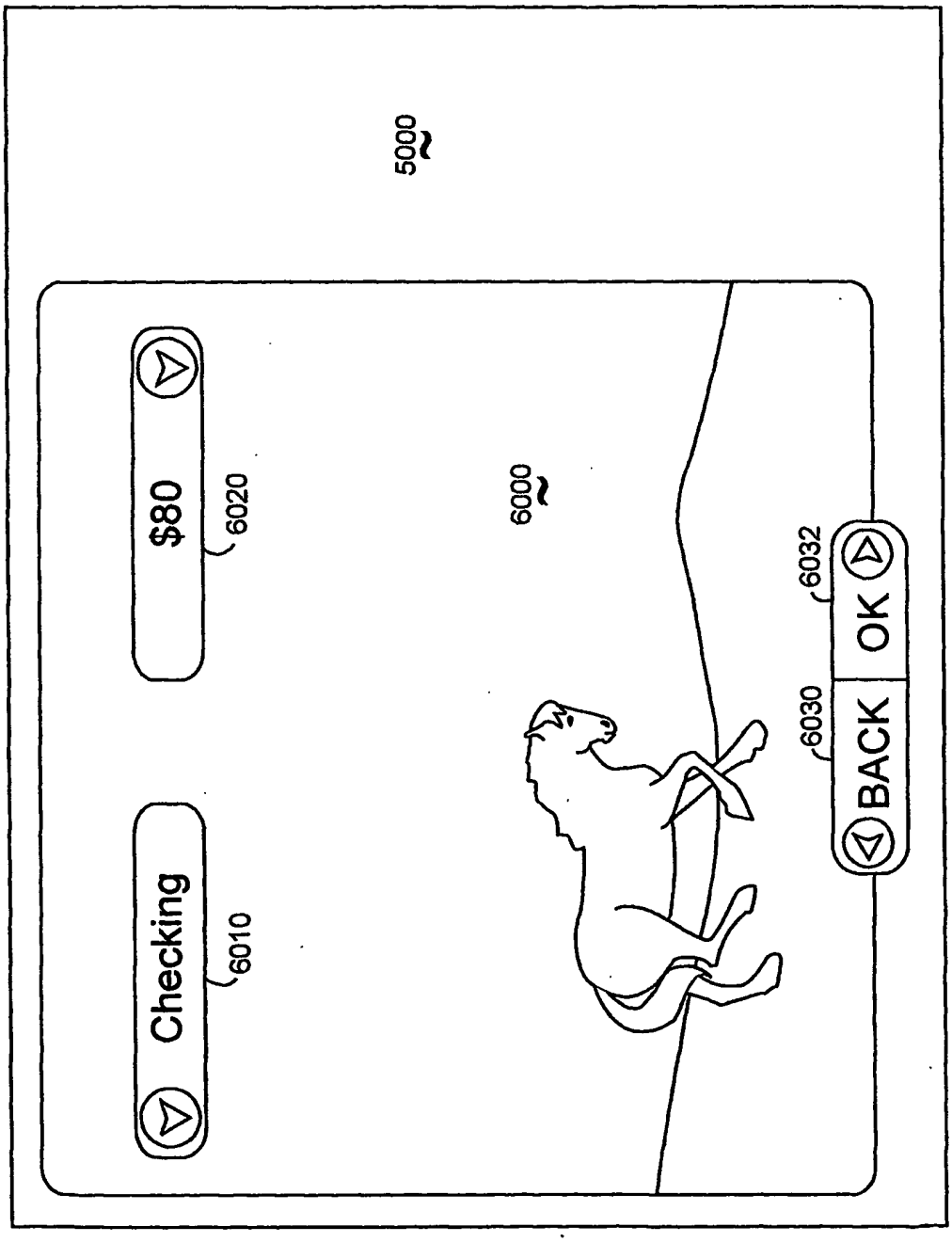

Fig. 63

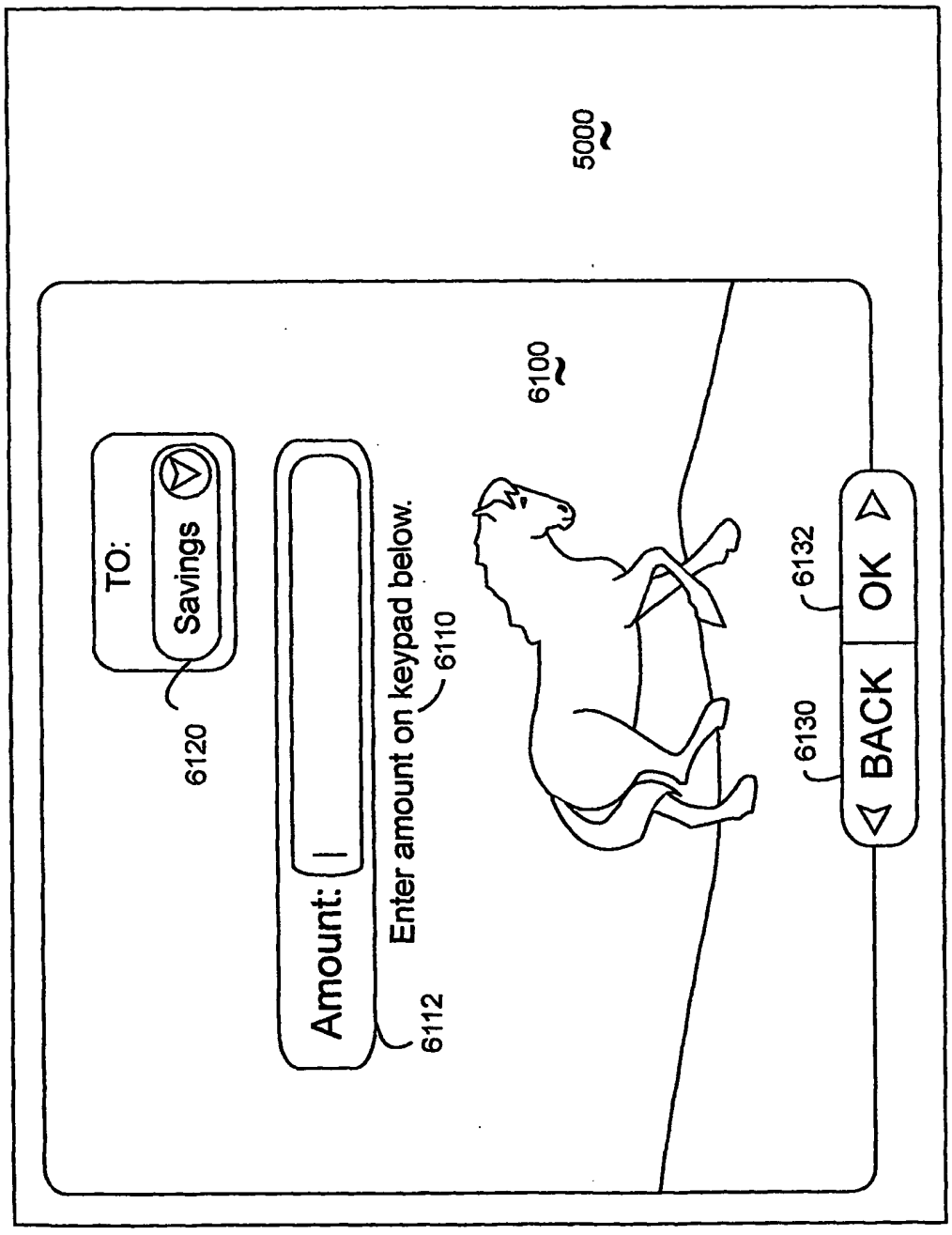
5000
6100
TO:
Savings
6120
Amount:
Enter amount on keypad below.
6110
6112
6132
OK
6130
BACK

Fig. 64

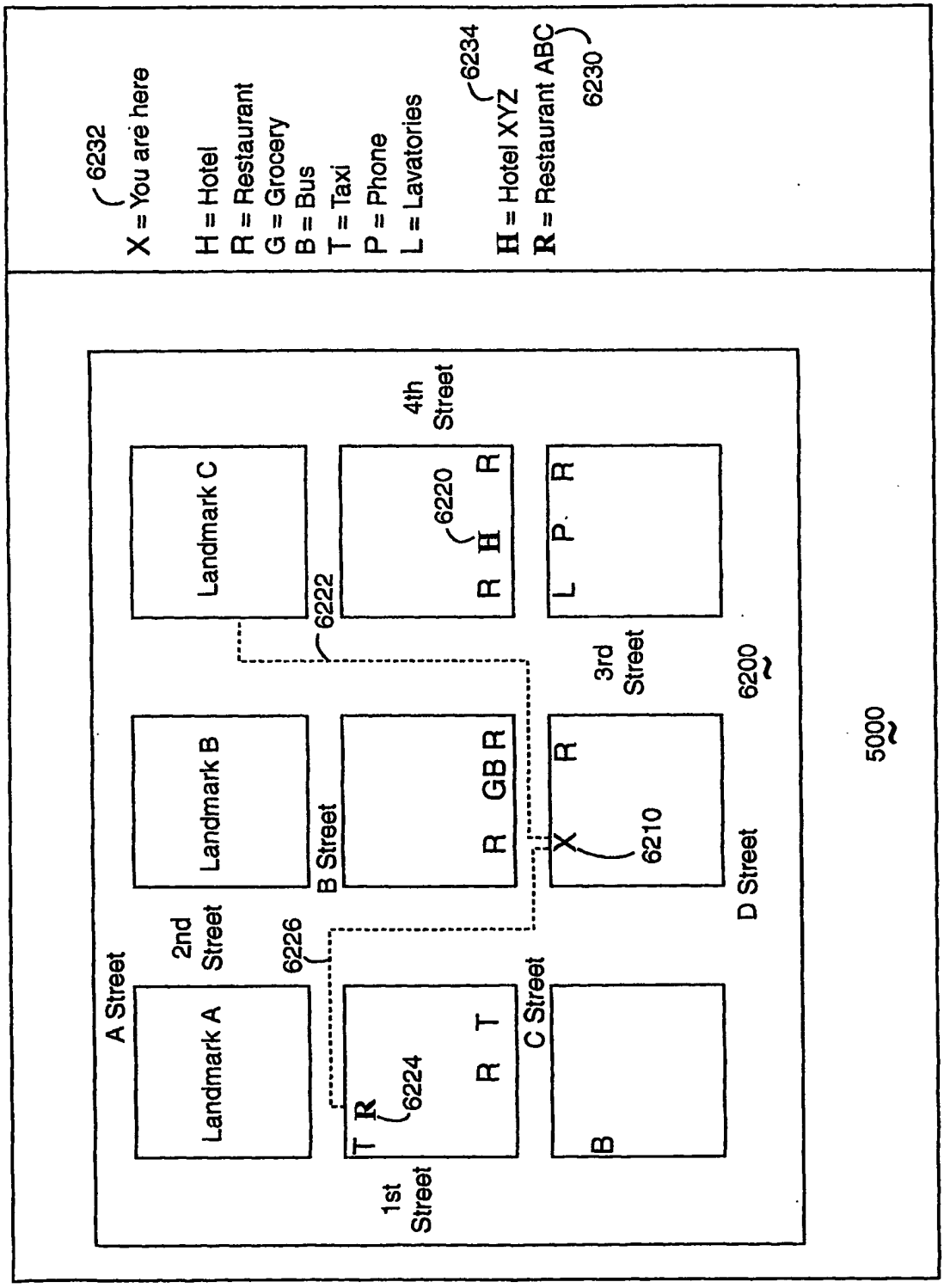
X = You are here
6232
H = Hotel
R = Restaurant
G = Grocery
B = Bus
T = Taxi
P = Phone
L = Lavatories
H = Hotel XYZ
6234
R = Restaurant ABC
6230
5000
6200
A Street
2nd Street
B Street
C Street
D Street
1st Street
3rd Street
4th Street
Landmark A
Landmark B
Landmark C
6210
6220
6222
6224
6226
T R
R T
R GB R
B
L P R
R H R

Fig. 65

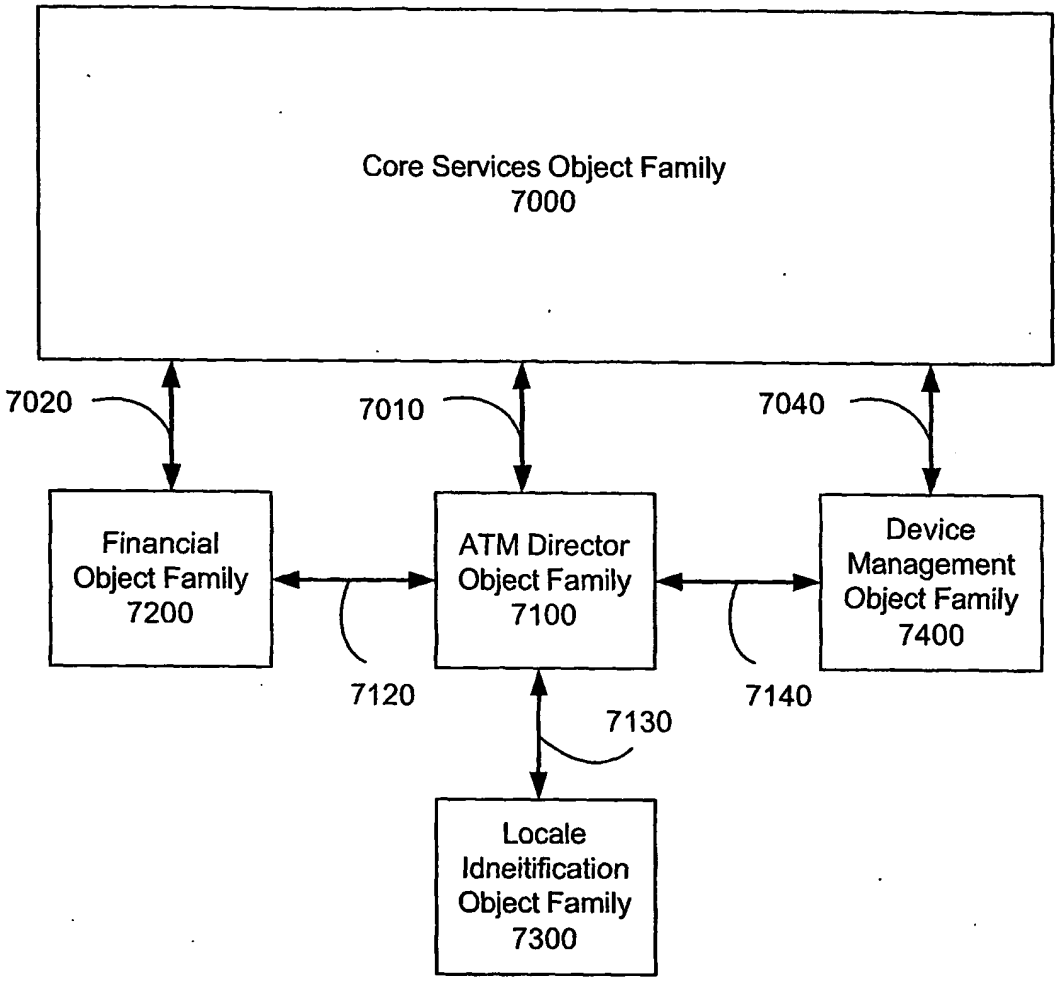
Core Services Object Family
7000
7020
7010
7040
Financial
Object Family
7200
ATM Director
Object Family
7100
Device
Management
Object Family
7400
7120
7140
7130
Locale
Idneitification
Object Family
7300

Fig. 66

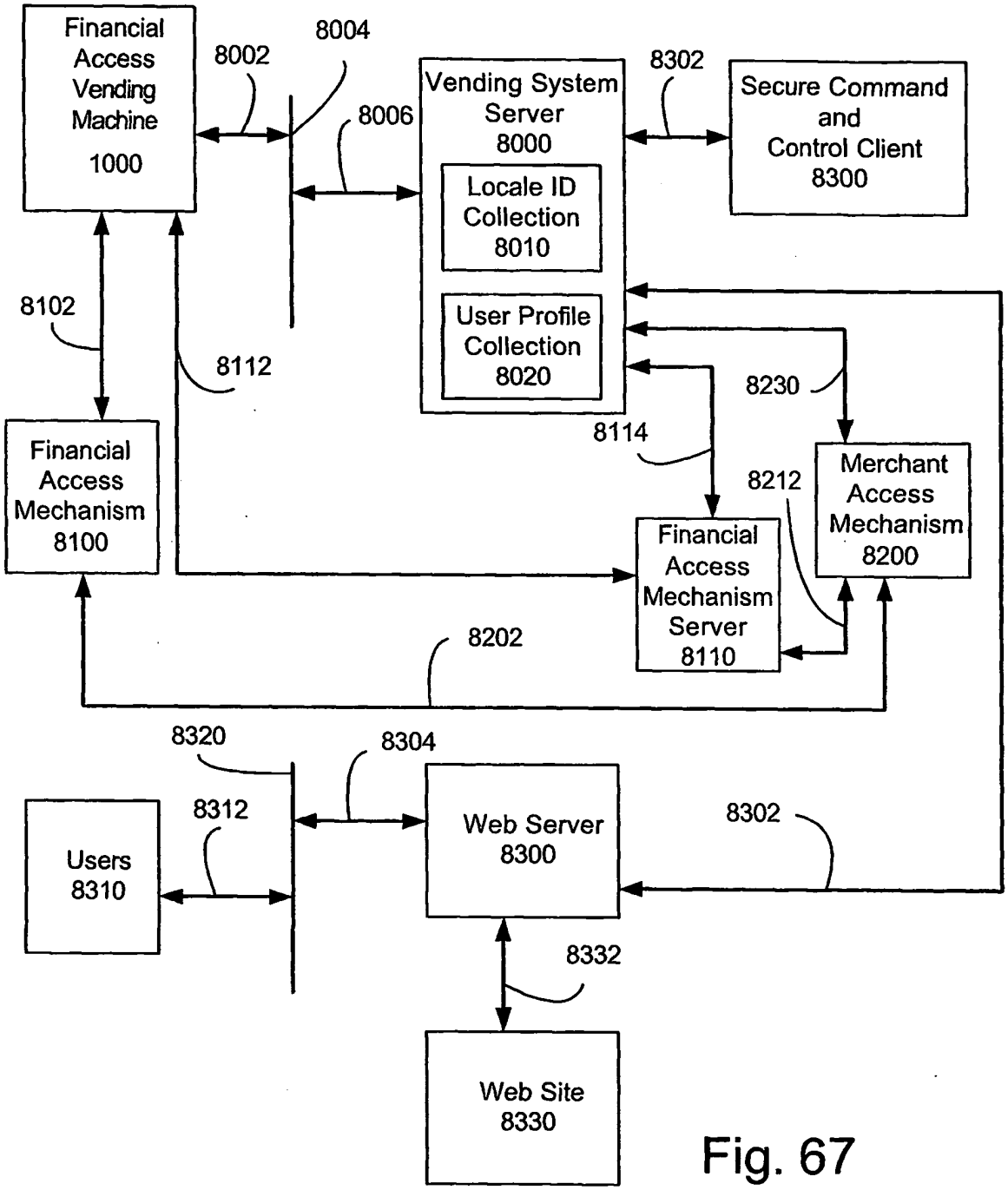
Financial Access Vending Machine 1000
8002
8004
8006
Vending System Server 8000
Locale ID Collection 8010
User Profile Collection 8020
8302
Secure Command and Control Client 8300
8102
8112
8230
8114
Financial Access Mechanism 8100
Financial Access Mechanism Server 8110
8212
Merchant Access Mechanism 8200
8202
8320
8304
8312
Users 8310
Web Server 8300
8302
8332
Web Site 8330

Fig. 67

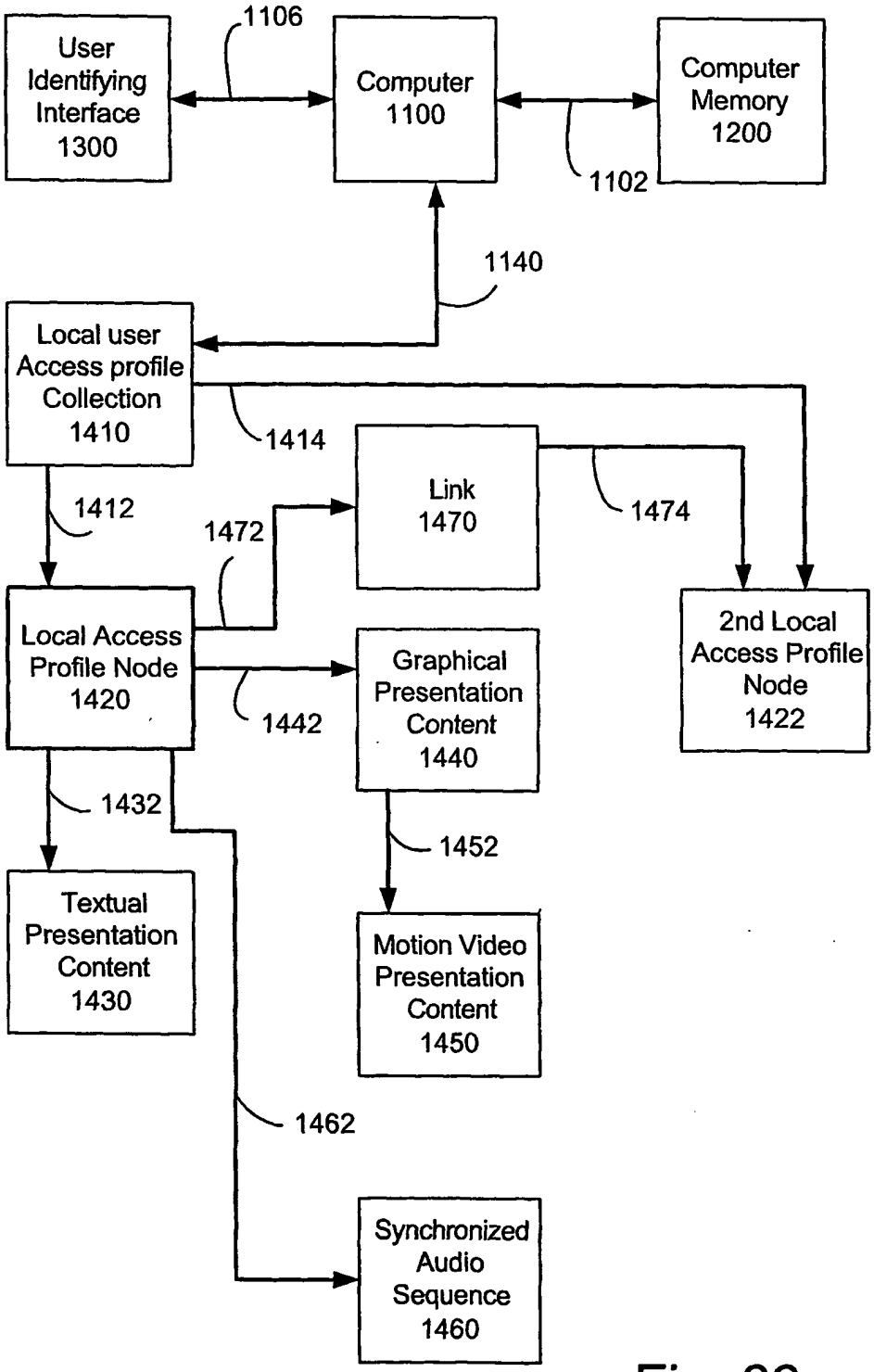
User Identifying Interface 1300
1106
Computer 1100
Computer Memory 1200
1102
1140
Local user Access profile Collection 1410
1414
1412
1472
Link 1470
1474
Local Access Profile Node 1420
Graphical Presentation Content 1440
2nd Local Access Profile Node 1422
1442
1432
1452
Textual Presentation Content 1430
Motion Video Presentation Content 1450
1462
Synchronized Audio Sequence 1460

Fig. 68

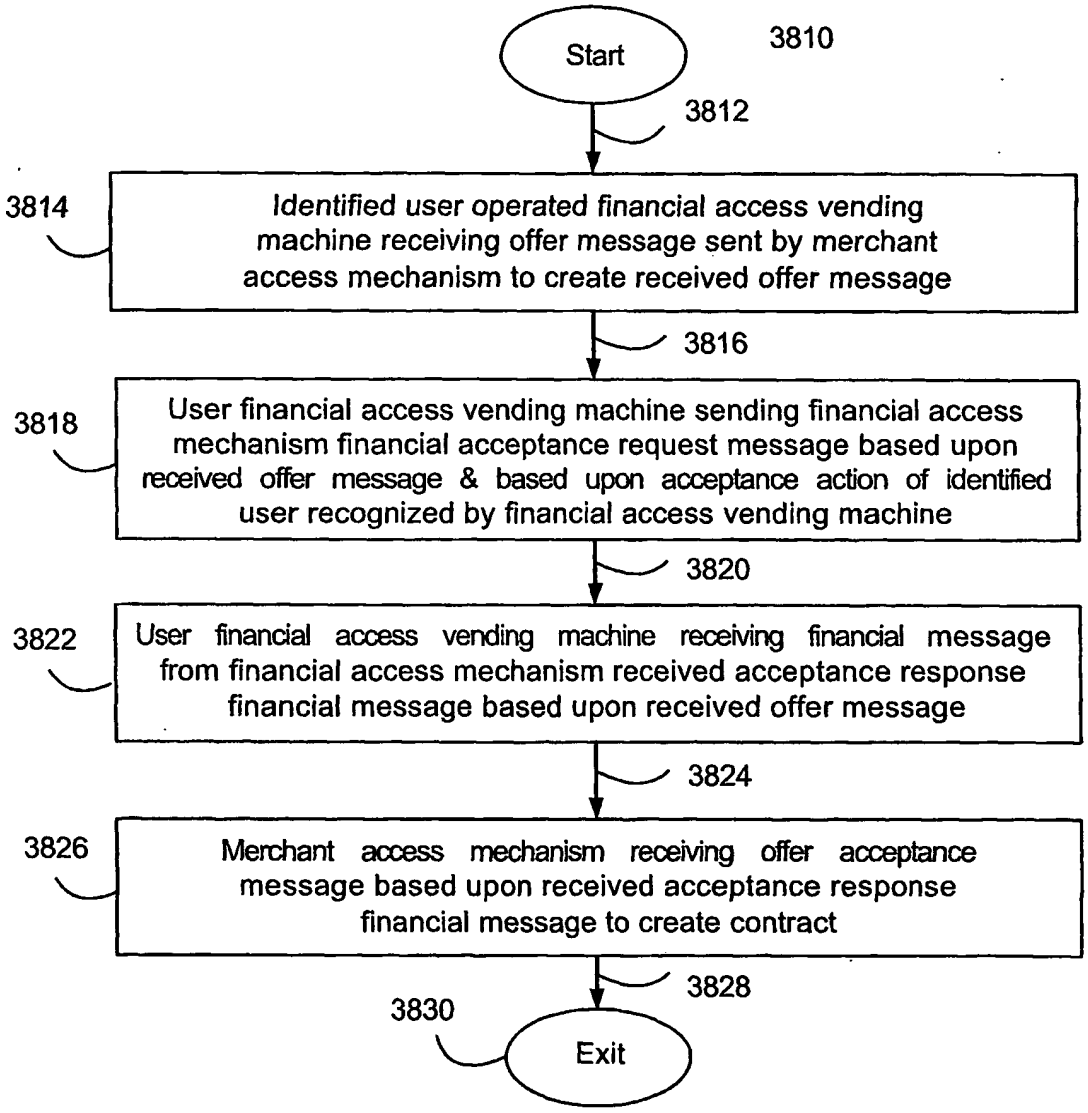
Start
3810
3812
3814
Identified user operated financial access vending machine receiving offer message sent by merchant access mechanism to create received offer message
3816
3818
User financial access vending machine sending financial access mechanism financial acceptance request message based upon received offer message & based upon acceptance action of identified user recognized by financial access vending machine
3820
3822
User financial access vending machine receiving financial message from financial access mechanism received acceptance response financial message based upon received offer message
3824
3826
Merchant access mechanism receiving offer acceptance message based upon received acceptance response financial message to create contract
3828
3830
Exit

Fig. 69

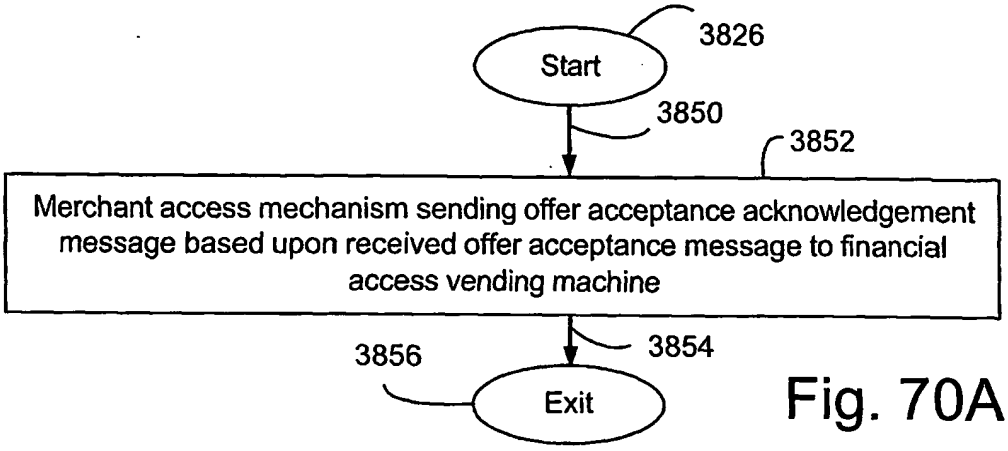

Fig. 70A

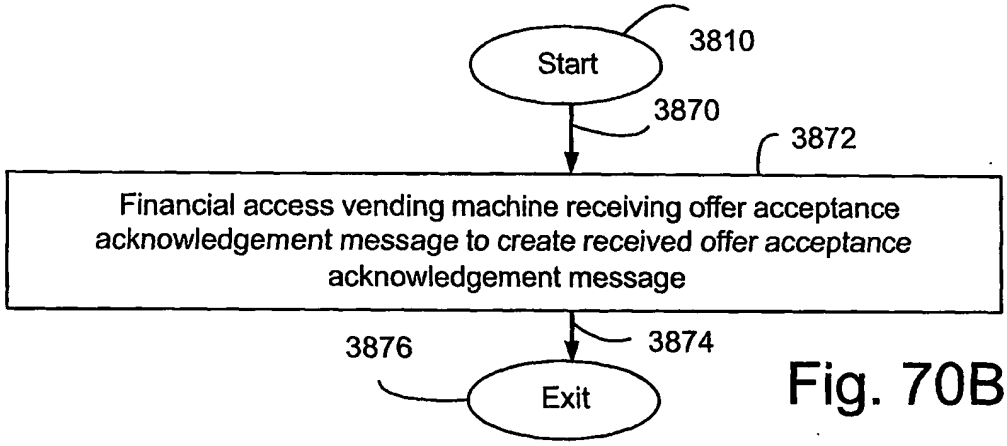

Fig. 70B

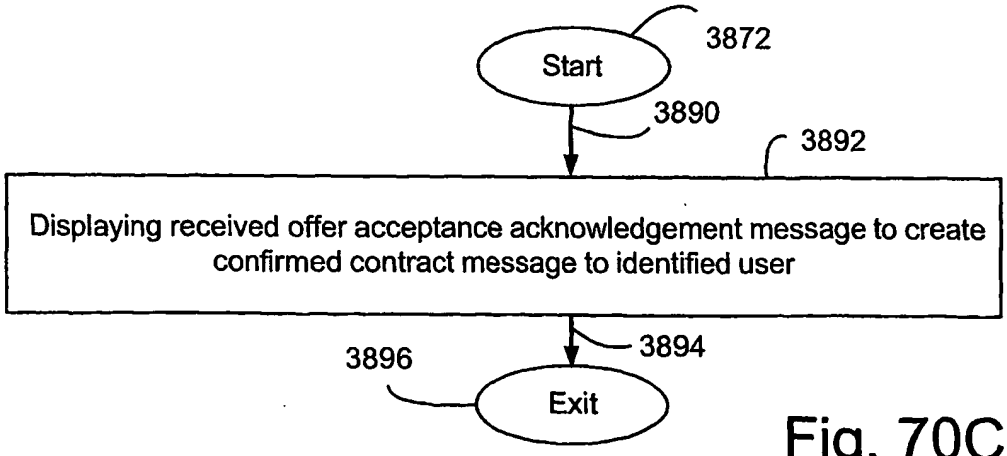

Fig. 70C

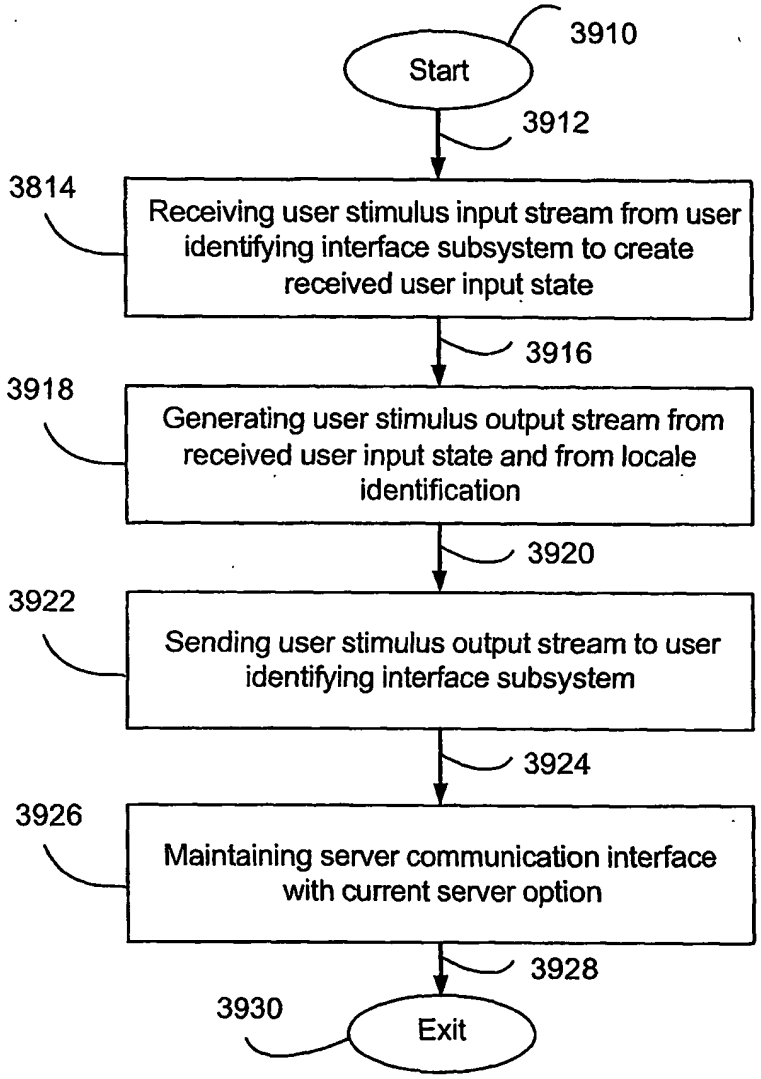
3910
Start
3912
3814
Receiving user stimulus input stream from user identifying interface subsystem to create received user input state
3916
3918
Generating user stimulus output stream from received user input state and from locale identification
3920
3922
Sending user stimulus output stream to user identifying interface subsystem
3924
3926
Maintaining server communication interface with current server option
3928
3930
Exit

Fig. 71

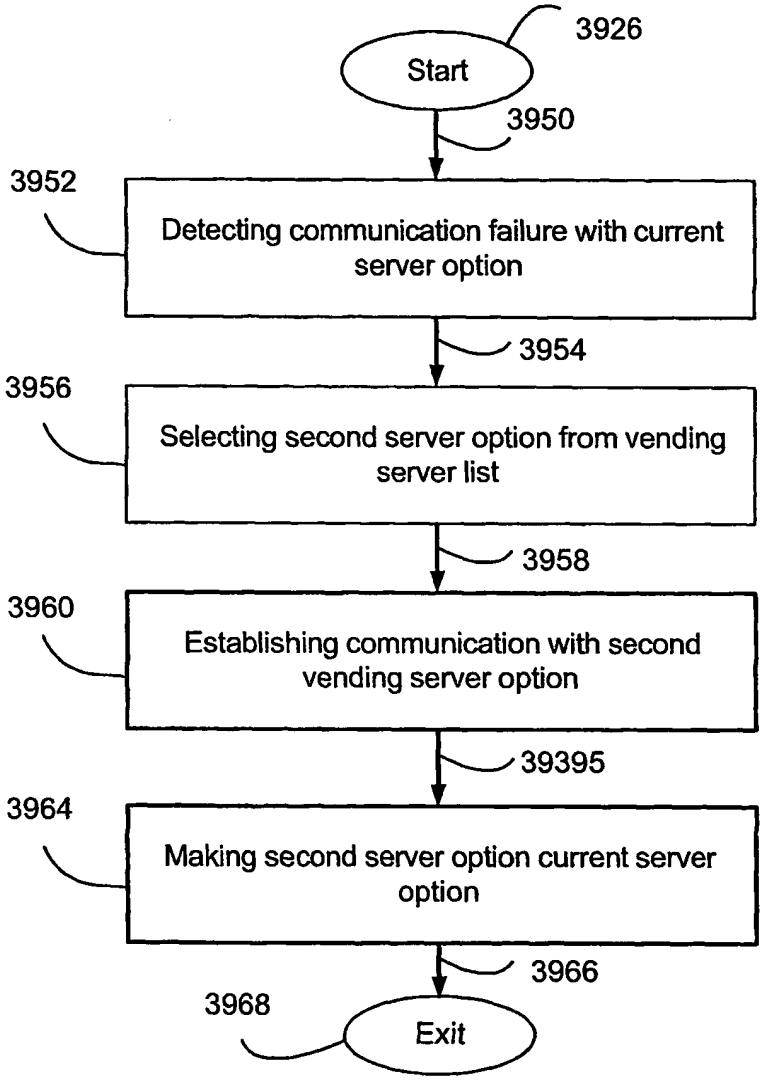
3926
Start
3950
3952
Detecting communication failure with current server option
3954
3956
Selecting second server option from vending server list
3958
3960
Establishing communication with second vending server option
39395
3964
Making second server option current server option
3966
3968
Exit

Fig. 72

This Page is Inserted by IFW Indexing and Scanning Operations and is not part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- ☐ BLACK BORDERS
- ☐ IMAGE CUT OFF AT TOP, BOTTOM OR SIDES
- ☐ FADED TEXT OR DRAWING
- ☐ BLURRED OR ILLEGIBLE TEXT OR DRAWING
- ☐ SKEWED/SLANTED IMAGES
- ☐ COLOR OR BLACK AND WHITE PHOTOGRAPHS
- ☐ GRAY SCALE DOCUMENTS
- ☐ LINES OR MARKS ON ORIGINAL DOCUMENT
- ☐ REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY
- ☐ OTHER: _____

IMAGES ARE BEST AVAILABLE COPY.
As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.